

No 92

**FAME**

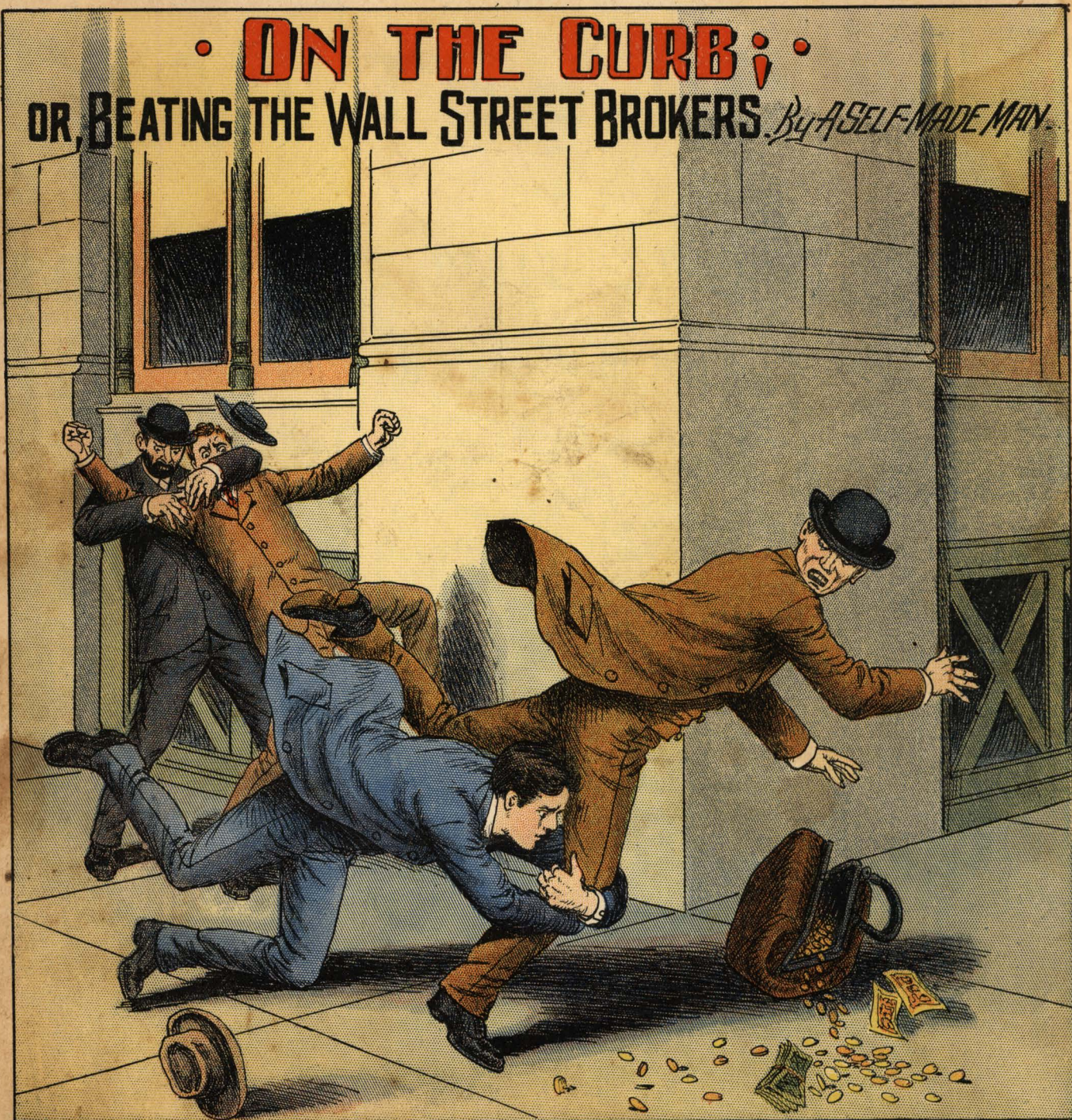
5 CENTS.

• AND •

# FORTUNE WEEKLY

STORIES OF BOYS WHO make MONEY.

• **ON THE CURB;** •  
OR, BEATING THE WALL STREET BROKERS. *By A SELF-MADE MAN.*



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# Fame and Fortune Weekly

## STORIES OF BOYS WHO MAKE MONEY

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# ON THE CURB

OR,

## BEATING THE WALL STREET BROKERS

By A SELF-MADE MAN

### CHAPTER I.

#### A BOLD ROBBERY.

"Good morning, Daisy."

"Good morning, Phil."

This salutation passed between a good-looking, well-dressed boy of nineteen and a pretty young lady of eighteen, who met one morning at the corner of Wall and Nassau streets a few minutes before nine.

Phil Bascom, who was messenger and a kind of general clerk for Roger Whitehead, a Curb broker, with an office in the Hercules Building, Broad Street, had come down Wall Street from the subway station; while Daisy Maitland, who was stenographer for the same trader, had come by way of Nassau Street from the Bridge, as she lived in Brooklyn.

Phil, after raising his hat, took the young lady by the arm and escorted her across Wall Street, and then across Broad Street to the sidewalk in front of the Morgan Bank, whence they both walked slowly down to the Hercules Building.

"Fine morning, isn't it?" remarked the stenographer.

"Fine as silk. Don't you wish it was a holiday?"

"I wouldn't object if it was."

"You mean you wouldn't be here if it was."

"Of course I wouldn't be here."

"Well, cheer up—your summer vacation is coming."

"So is Fourth of July, Thanksgiving and Christmas," she replied, laughingly.

"And Labor Day. Don't leave that out. Well, joking aside, I am delighted to have the honor of being seen in your company."

"You don't mean that, do you?" she asked, naively.

"Sure I do. Isn't it an honor to be observed in the society of one of the prettiest girls in Wall Street?"

"Phil Bascom, aren't you ashamed to talk in such a ridiculous way?" asked Daisy, blushing to her eyes.

"Not at all. I mean every word of it."

"Please let us talk about something else."

"We haven't time, for here we are at our office building. We'll be up in our office in about two shakes of a lamb's tail."

He piloted her to an elevator, which carried them to the sixth floor in less than a minute.

Then they had only a few steps to go.

Phil opened a door, the frosted glass upper half of which bore the legend:

"Roger Whitehead. Stocks. Mining Securities a Specialty."

"Enter, Miss Maitland," he said, stepping aside, with a bow.

"Aren't you just too polite for anything this morning!" she said, as she swept by him.

He chuckled, followed her inside and shut the door.

Phil Bascom was a smart boy.

He had worked for Mr. Whitehead about four years, and stood high in that gentleman's good opinion.

He was a good boy, too, for he was the main support of



his widowed mother, and his young twin sisters, still at school.

The little family lived in a modest flat in Harlem, on the middle east side.

He had graduated at the public school himself, and passed one year in the high school, but the death of his father, four years since, sent him out into the world to hustle, and he had hustled ever since.

Phil and Daisy were excellent friends.

He thought a whole lot of her, and, if actions tell the truth, she thought a good bit of him.

Being employed in the same office, they were thrown much together, and found considerable pleasure in each other's society.

The bookkeeper and cashier had already arrived, also another junior clerk.

Phil had a desk just inside of the railing, and it was part of his duty to attend to visitors when he was not out carrying messages to and from his employer, after the Curb market had opened, or to other brokers at their offices and elsewhere.

Phil expected to be a broker some day himself, and was privately fitting himself with experience and market information.

Very little in the line of his ambition got away from him.

His chief desire was to get a financial start on the quiet, but owing to his home responsibilities he could not get ahead to save his life.

He had run across several good market tips at one time or another, but having no funds to invest they had proved of no value to him.

However, he was not a boy to be discouraged because things didn't seem to come his way in the manner he wanted.

He argued that luck was bound to come some time, and he determined to be on hand with both feet when that time came.

His first duty that morning was to make out a number of statements for customers, and while he was thus employed, Mr. Whitehead came in.

Ten minutes later the trader came out into his small reception-room, which was simply a part of the main office railed off from the space occupied by his clerks.

"I want you, Phil," he said; "but first tell Miss Maitland to come in with her notebook."

"The boss wants you, Daisy," said Phil, going over to her table in a corner near one of the windows overlooking Broad Street.

Then he preceded her into the private office.

"Take this note over to Mr. Green," said the broker, handing him an envelope.

"Any answer?"

"Yes."

Nathaniel Green's office was in the Vanderpool Building, in Exchange Place, and Phil, getting his hat, started to deliver his message.

Phil found Mr. Green in the elevator, going up to his office, and he handed him the envelope.

The trader tore it open and read it.

By that time the cage had reached the floor and both got out.

"Follow me into the office," said Mr. Green, and Phil did so.

The broker went into his counting-room.

When he returned, he dashed off a few words on a pad, tore the sheet off, enclosed it in an envelope, which he addressed to Mr. Whitehead and handed it to the boy.

Phil then left.

In the corridor he met a particular friend of his named Charley Dean, who worked for a Wall Street broker, known as Richard Dorsey.

Charley lived within half a block of him, and they chummed together.

They usually came downtown on the same express, but Charley, not being at the station this morning, Phil, after missing one express on his account, came down without him.

"Hello, Charley!" he exclaimed. "Where were you this morning? Oversleep yourself?"

"No. I had to go on an errand after a washerwoman for my mother."

"Oh, that was it, eh? Well, don't let it occur again. I lost one train waiting for you."

"Maybe I'll lose a train some morning waiting for you, so then we'll be square."

"Well, what do you know this morning?"

"I know I'm busy, for one thing. This is my third errand since I came to the office."

"And this is my first."

"You have an easy time of it alongside of me."

"How do you know I have?"

"Because you haven't that worried look that comes from overwork."

"I don't see any signs on your face of intense mental strain."

Charley grinned, and then an elevator came along and took them on board.

When they reached the sidewalk a man came out of an office ahead of them, with a valise in his hand, and started down the street.

They would have paid no attention to him but for a startling circumstance that happened so quick that for a moment it took their breath away.

It was the very audacity of the thing that staggered them.

A bearded man crossed the narrow thoroughfare and suddenly grabbed the man with the valise about the neck, forcing his head back and choking off his exclamation of surprise.

Then a smooth-faced man sprang from behind one of the abutments of a big building close at hand, wrenched the valise out of the man's hand and ran down the street with it as hard as he could put.

The bearded man then whirled his prey into the gutter and started after his companion in iniquity.



The two chaps were evidently adepts at their game, for the whole thing was done and over in a few seconds.

"Great Caesar!" exclaimed Phil. "Did you ever see anything like that? We must chase those chaps, Charley. Come on."

As the two men dashed for the corner, the boys swooped down on them like a Western cyclone.

The rascals soon discovered that trouble was in store for them.

Their plan of action was evidently for one to cover the other's escape.

The bearded man stopped suddenly, caught Charley around the neck, with a strangle hold, and held him.

Phil, precipitating himself upon the other rascal, seized him, football fashion, around one leg.

Man, satchel and boy went down in a heap.

## CHAPTER II.

### PHIL GETS A STAKE AND HOW IT GREW.

Phil held on to his prisoner like grim death.

He was determined that the thief shouldn't get away.

The satchel had opened when it struck the walk, and a stream of gold coin, as well as a bunch of bills, had poured out on the sidewalk.

"Let me go, will you!" cried the rascal, kicking vigorously with his captured leg, but Phil didn't release his hold even a little bit.

Several passersby now ran up, one of whom stooped down, gathered up the money, and, returning it to the satchel, snapped the catch.

"Get an officer, some one," said Phil. "This chap stole that satchel from a man up street, but all the good it will do him will be to land him in the Tombs."

The bearded man, realizing that the game was up, had released Charley and fled back up the street, finally escaping up New Street.

The man who had been robbed now came rushing into the gathering crowd.

He was a well-known broker, named William Travers.

"Ha! You've got him, eh?" he exclaimed, snatching up his satchel.

"Yes, sir. I put a spoke in his wheel all right."

"Good boy. Here comes a policeman."

An officer arrived, and, at Mr. Travers's request, collared the thief.

The broker explained what had happened.

"I'll take him to the Old Slip station, and you must come along to make the charge."

"I'll do it. Come on, my lad."

"Is it necessary for me to go along?" asked Phil.

"Yes," answered the officer, "as you made the capture."

Phil said no more, but fell in beside the broker, with Charley on the outside.

"How did you manage to catch this chap?" asked Mr. Travers, as they walked along, with a growing crowd at their heels.

Phil told him.

"The other rascal took me so by surprise that I was practically helpless before I knew what had happened to me. You're a smart boy. What is your name?"

"Phil Bascom."

"Work in the Street, don't you?"

"Yes, sir. I'm employed by Roger Whitehead, of the Hercules Building."

"Well, I'm much obliged to you for saving my property. There is \$5,000 in this satchel. I dare say that only for you the villains would have got safely away with it. It would have been a rich haul for them. I shall take care to reward you."

"I don't ask for any reward, sir."

"Well, we won't call it a reward, then. I'll make you a little present. A good action should always meet with its just deserts, just the same as a bad one should get the reverse. This rascal, for instance, will go up the river for his smartness. He has turned his energies into a bad channel, and must pay the penalty."

When they reached the station the principal personages in the drama lined up before the sergeant's desk.

The formalities were soon over.

The crook was taken to a cell, while the broker and the two boys left the building.

"You will hear from me before the day is over, young man," said Broker Travers, when he parted from Phil at Broad Street. "I mean to write a few words to your employer also, commending your conduct."

Thus speaking, the broker walked away and the boys separated, each for his own office.

"What kept you so long, Phil?" asked Mr. Whitehead, who had been impatiently awaiting his return.

His messenger explained the cause of his delay.

The broker nodded, read the note sent by Mr. Green, then put on his hat and went out.

Phil went over to Miss Maitland's table and told her about his stirring experience.

She opened her eyes very wide.

"What a brave and spunky boy you are," she said, when he had finished.

"Thanks, Daisy. Bouquets from you are always thankfully received."

Then he returned to his desk and got busy.

That afternoon a messenger boy brought two notes to the office from Mr. Travers.

One was addressed to Mr. Whitehead, and Phil laid it on his desk.

The other being inscribed to himself, he opened the envelope.

A sheet of paper and a check fell out.

The first contained a few words as follows:

"Phil Bascom—Kindly accept the enclosed check as a testimonial of my appreciation for your valuable services of this morning.

Yours truly,

"WILLIAM TRAVERS."



The check entitled Phil to draw the sum of \$500 from the Manhattan National Bank.

He gazed at it with all his eyes.

Was luck coming his way at last?

It looked like it.

When Mr. Whitehead came in he read the note.

Then he showed it to Phil.

It was very complimentary toward the young messenger.

"He sent me a check for \$500, Mr. Whitehead," said Phil.

"Did he? Well, I guess you deserve it, all right. Want me to cash it for you?"

"If you will, sir."

"Certainly," and Phil went home with the money in his pocket.

There was a paragraph in the afternoon paper about the affair, the particulars of which the reporter had picked off the police blotter.

Phil's name was printed as large as life.

It made him blush, but then that was because he had never been in the limelight before.

He showed the article to his mother and sisters, and added many points that the reporter hadn't been able to get.

Then he showed his mother the \$500.

"I'll give you \$100, mother. I might want to use the balance some day soon if I see a good chance to double it in Wall Street.

Some mothers would have insisted on taking the whole boodle.

But that wasn't Mrs. Bascom's way.

She had the utmost confidence in Phil, for was not he the man of the house?

He had certainly occupied that position, with credit to himself, for the last four years, and he was determined to do better in the future.

Next day, Mr. Whitehead sent Phil with a note to a broker in the Astor Building in Wall Street.

He found the reception-room crowded with customers, and among them were several brokers.

Three of these traders were talking, not far from Phil.

They had called to ask the Astor Building broker to go into a pool to boom a certain stock.

Phil heard them canvassing the subject.

He learned the names of the men who had already agreed to go into the combination, the names of several who were expected to round out the list, and finally, at the last moment, he discovered that the name of the stock to be boosted was H. & D.

When he left the office after delivering his message he was satisfied that he had acquired a good tip.

He looked up H. & D. when he got back to the office.

It was going at 39, a very low price, for the company had been in the dumps for more than a year, for one reason or another.

"I'm going to get right in on the ground floor with this,"

Phil said to himself. "Nothing like making hay while the sun shines."

He knew a little bank in Nassau Street where small orders were received from persons whose capital only permitted them to speculate on a limited scale.

He went around there at the first chance he got and bought 100 shares of H. & D. at 39, on a ten per cent. margin.

With the memorandum of the transaction in his pocket he awaited results.

He didn't have very long to wait before there was something doing in H. & D.

In about three days it went up two points.

That looked encouraging.

On the following day it went up two more, and on the third, another two.

That put Phil \$600 to the good.

But he was in no hurry to sell out, for he believed the stock would go higher.

"There are a dozen big monied men behind that stock, and they're going to make a good thing out of it, I'll bet," he said to himself.

He was quite right in his surmise.

The real boom began on the following day, when Phil heard from Charley that the New York Stock Exchange was in an uproar, owing to developments in H. & D.

Charley didn't know that Phil had any interest in the stock, and Phil didn't volunteer the information.

He believed that a still tongue indicates a wise head in business.

So he said nothing about the matter and sawed wood, as the saying is.

That day H. & D. went from 45 to 58.

Next day it went to 65.

"I guess I'd better get out from under while I'm on the safe side," Phil advised himself. "It's too risky for me to hold on any longer. If I was able to stand by a ticker all the time I might take more of a chance, though I might be a fool just the same. A bird in the hand is worth a dozen in the bush. I'm going to sell out right away and collect my profits."

So he ordered his 100 shares sold at the market.

They went at 65 3-8.

When he received his statement and check from the bank he found that he had made \$2,600.

Thus Dame Fortune had played him a favorite, and inside of two weeks he became the possessor of a capital of \$3,000.

### CHAPTER III.

A POINTER THAT NETTED PHIL TEN THOUSAND DOLLARS.

With a capital of \$3,000 at his back, Phil felt like a different boy.

He was assured that he had mounted the first rung of the ladder of success.

"I've got a start at last," he told himself. "Now it's up



to me to go on doing better. That was my lucky day when I caught the thief who tried to get away with Mr. Travers's satchel. Lucky day Number Two was when I picked up the tip on H. & D. Now I'm on the lookout for Number Three."

Several weeks went by and still nothing happened worthy of his attention.

One night he and Charley came down to West Forty-second Street to see a popular play at one of the theatres in that neighborhood.

The seats they bought were in the front row of the second balcony at the top of the house.

The entrance to, as well as exit from, this part of the house was on Forty-first Street.

When the show was over they started for the Times Square underground station.

About half a block from the theatre they saw a well-dressed man trying to cover the whole sidewalk at one time, with rather indifferent success.

"He's got a dandy jag on," remarked Dean.

Apparently he had.

As the boys drew near he lost his footing near the curb and went down, all in a heap.

Phil rushed forward to assist him, while Charley chased his silk tile, which was skating along the stones.

"Shay, boy, whizzer matter with the sidewalk?" asked the gentleman, with an idiotic smile, as Phil labored to hold him upright.

"Nothing, sir; sidewalk is all right," replied the young messenger.

"All right, you shay? Why, it seems to move up and down as though it was on (hic) rollers."

"Hadn't I better call a cab for you?" asked Phil.

The gentleman swayed back and forth, with his hands on the boy's shoulders.

"Where am I, anyway?" he asked, thickly.

"Forty-first Street and Seventh Avenue."

"Did you shay call a cab?"

"Yes, sir. I think you'd better go home in one."

"All right, boy. Call cab. Sidewalk too slippery to-night. Must get home somehow."

"Charley," said Phil. "Go around on Forty-second Street and get a cab."

Dean hurried off to execute the commission.

"What's your name, sir, and where do you live?" asked Phil, supporting the intoxicated man with some difficulty, as his feet seemed troubled with a tendency to fold up under him.

"Name Barrows. Live at No. — Madison Avenue. Pay cab and keep change," said the gentleman, pulling out a wad of bills and forcing it into Phil's hand.

Phil decided to keep the money and return it to the gentleman on the following evening, as he had an idea that if he gave it back to the inebriated man the cabman might get it at the end of the journey.

As Charley was away some time the gentleman began to grow impatient.

He wanted to walk on again.

"Let's go to corner and have drink, boy," he insisted.

"I never drink, and I think you've had enough already," replied Phil, holding on to him.

"Shay, what right have you to (hic) dictate to me, boy? If I shay want a drink, my business. Understand?"

"That's all right," replied Phil, in a conciliatory tone, "but you want to get home, don't you?"

"Lots time to get home. All night before us. I'm just whooping things up a bit. Made raft of (hic) money to-day. More in sight. L. & G. going up out of sight. Make a million before (hic) week is out."

"You're a stock broker, then?" said Phil.

"Nothing else."

"What makes you think L. & G. is going out of sight?"

"Shay, boy, question impertinent. Understand?"

Phil understood and said no more on the subject.

The man then made another attempt to go on to the corner, but fortunately at that point the cab rolled up and Phil and Charley got him into it.

Phil gave the driver Mr. Barrows's address and paid his fare to his home, then the vehicle dashed off and disappeared around the corner.

"Full as a tick, wasn't he?" chuckled Dean.

"Yes, and he wanted more."

"More?"

"Yes; I had all I could do keeping him away from the saloon on the corner. He's a stockbroker named Barrows. Has been making money in the Street to-day, and is celebrating the fact. See the roll he gave me to pay his fare with, and told me to keep the change."

"Whew! There must be all of a hundred there."

Phil counted the money under an electric light.

It amounted to \$675.

"Going to keep it, Phil?"

"No, sir. I'm going to return it to him to-morrow, when he'll probably be sober."

"If some other fellow got his hooks on that wad Barrows would never see it again."

"That might be, but I'm not built that way. I kept it because I thought it would be safer with me than with him in the condition he is in."

"You are right about that. The cabby might go through him. I have heard of such things being done. He'll probably be asleep when the cab reaches his residence, and he'd be an easy mark to rob."

The boys walked to the subway station and took a train for Harlem.

Next morning Phil asked Mr. Whitehead if he knew a broker named Barrows.

"I know Jack Barrows, of Ingoldsby, Barrows & Co. Their office is in the Mills Building. Why do you ask?"

Phil told him of his meeting with a broker named Barrows the night before, near the New Amsterdam Theatre, and that the man had given him \$675 in his intoxicated condition which he thought proper to retain until he could return it.



"If you've no objection, sir, I'd like to go down to Mr. Barrows's office. If it's the same gentleman, I want to give him back his money."

"Very well, you may go. He ought to be greatly obliged to you for taking charge of his roll. I've no doubt but he stood a good chance of losing it but for your thoughtfulness."

Accordingly, Phil called at the office of Ingoldsby, Barrows & Co., and asked to see Jack Barrows.

"Name and business?" asked the clerk, who came to meet him.

"Phil Bascom. Business strictly private."

He was told to walk into a private room, where he immediately recognized the gentleman of the night before, seated at his desk.

He wheeled around in his chair and asked Phil what he could do for him.

He looked decidedly fishy about the eyes, and there were other traces of dissipation in his countenance.

"Have you any recollection of having seen me before, Mr. Barrows?" the boy asked.

The broker looked at him a moment and then shook his head.

"Then you don't remember that I put you in a cab last night and sent you home to No. — Madison Avenue?"

"You put me in a cab?" flushed the broker. "You put me in a cab?" he repeated.

"Yes, sir," replied Phil, who then went on to narrate the circumstances of the case. "You pushed a roll of money into my hand, told me to pay your fare and keep the change. I thought I'd follow your directions under the circumstances. Now I've brought the money back to you. There it is. There is \$675 in that wad, and I think I did the right thing in keeping it over night."

The broker seemed a bit staggered.

He was aware that he had had a large sum of money in his pocket when he started out to have a good time the evening before, and that he had found himself strapped that morning when he looked in his pockets.

He presumed that he had either spent it foolishly or that some of it had been taken from him.

Barrows looked at the roll of money and then at Phil.

For a moment he was undecided whether to acknowledge his weakness and take the bills, or resent the boy's statement with indignation.

Phil had a suspicion of the state of his feelings, and endeavored to put him at his ease by making as light as possible of the incident.

The trader listened to him in silence.

"Have you mentioned this matter to anybody else, young man?" he asked.

"To no one but my employer, sir."

"Who do you work for?"

"Roger Whitehead, of the Hercules Building."

"Curb broker, isn't he?"

"Yes, sir."

"I am much obliged to you for what you did for me,

but you had better keep the money and forget the circumstances. I don't care to have the story get out."

"I shall say nothing about the affair to anybody, you may depend on that. As for keeping the money, I couldn't think of doing such a thing. I have no right to it at all. I simply did my duty toward you, as I should have done to anybody else under similar circumstances, and I don't take pay for such a thing as that."

"But I should like to make you a present. Take half of the money."

"No, sir. Not a dollar."

"But you have placed me under a great obligation to you, and I want to square myself."

"Very well. Perhaps you can do that by answering me one question. But you are not bound to do it."

"What is the question you want me to answer?"

"You said last night to me that you had made a raft of money yesterday, and that there was more in sight."

"Well?"

"You said that L. & G. was going out of sight. The question I wish to ask is this: Would you advise me to buy a few shares of that stock on margin, with the view of making a stake?"

Mr. Barrows looked at him a moment or two in silence.

"How much money have you got to speculate with?"

"Three thousand dollars."

"How much?" asked the broker, in surprise.

Phil repeated the amount.

"If I give you an answer to your question, will you promise me on your word of honor to say nothing about what happened last night, and to keep mum what I tell you here?"

"I have already promised to say nothing about last night's affair, and I shall keep my word, whether you answer my question or not. It isn't necessary to try and bribe me. I think, on the whole, you'd better not answer my question," said Phil, rising and making a start for the door.

"Hold on," said the broker, hastily. "All I want is your assurance that you will not mention a word about L. & G., if I give you a straight tip by which you can double your money."

"All right, sir, I won't open my mouth on the subject to any one at all."

"Very well. Then buy L. & G. at the market. It's going this morning around 58. Hold it till it reaches 80, and then get out, quick."

"Thank you, sir. I will follow your directions."

Phil bade him good morning and returned to the office.

When he carried a message to Mr. Whitehead on the street, fifteen minutes later, he went into a brokerage house nearby and bought 500 shares of L. & G. at 58, putting up a margin of \$2,900.

The stock rose to 61 that day; went to 69 on the following day; to 75 on the day after, and was still going up when Phil ran into the broker's office where he had made the deal and ordered a sale at 80.



It reached that figure on the morning of the fourth day, and all Phil had to do was to figure up his profits, which he found amounted to \$10,500.

That was a big haul, but he managed to keep his head, and he did not even tell his friend Charley Dean how fortunate he had been.

When he went home that afternoon he carried \$500 with him, which he handed to his mother, with the remark that he had made a lucky strike in the market the day before, and he wanted to make her a little present on the strength of it.

#### CHAPTER IV.

##### "LAWYER DILLINGHAM."

It was about this time that Phil was summoned before the grand jury to testify against Pete Glick, the rascal who had tried to get away with William Travers's satchel in Exchange Place that morning.

Mr. Travers was also present as a witness.

An indictment was found against the fellow, who was identified as a Chicago crook, and the papers sent to the district attorney's office.

Detectives had tried to discover the identity of his companion, the bearded or disguised man, but failed to do so, Glick refusing to squeal on his associate.

This man, however, was watching Phil Bascom, off and on, for he was determined to get back at the young messenger for queering the job.

The beard he had worn that day was a false one, and he had, of course, discarded it.

With another suit of clothes, and a short mustache, he looked altogether a different man.

He was further protected by the fact that he was not known to the police of New York.

Therefore he ventured into the financial district two or three times a week with perfect impunity.

Still the cleverest of crooks make mistakes that in the end often lead to their undoing.

It was so with this fellow, whose name was Joseph Achison.

On the day he made the assault on Mr. Travers, he wore on the little finger of his right hand a large and peculiar ring, representing an enameled coiled snake, with a ruby for an eye.

As he had a great fancy for this ornament, he continued to wear it, never dreaming that some day it might prove the means of landing him in jail.

When the rascal caught Charley Dean, and worked the strangle grip on him, the boy had caught a good look of the ring, and though the matter had afterward slipped his memory it only needed another sight of the ring to refresh his recollection.

Phil and Charley were accustomed to meet at the corner of Wall and Broad streets after they were through for the day, and take an underground express up to 135th Street, the nearest station to their homes.

One afternoon they came together as usual and started up Wall Street.

A man who had followed Phil from the Hercules Building came up and touched him on the shoulder.

This man was Joseph Achison.

The two boys looked at him, but did not recognize him as the crook who had figured in the Exchange Place affair.

"I beg your pardon," he said to Phil, "but isn't your name Bascom?"

"That's my name all right," replied Whitehead's messenger.

"My name is Dillingham. I'm a lawyer. Could you spare the time to accompany me to my office? I have a matter of some importance to talk to you about."

Phil was astonished.

What matter of importance could this strange lawyer have to bring to his attention?

"What is the matter? You are a stranger to me, and I am sure I don't know of anything that I could be interested in from a legal point of view."

"I cannot go into particulars on the street. You will find it worth your while to go with me. It will probably be a matter of financial benefit to you."

"Where is your office?"

"On Nassau Street."

"In one of the big office buildings?"

"Well, no; it's only an ordinary building."

"Have you any objection to my friend going along?"

"I would prefer that he did not. It is a matter that is for your ears alone."

At that moment Charley gave Phil a dig in the ribs, the import of which he could not understand, but he knew it meant something.

"If you can't give me some idea of the nature of the communication you want to make to me I don't think I care to go to your office," said Phil.

"I assure you, Bascom, that it is a matter of importance," said the pretended lawyer.

"Well, I don't care to go to-day, at any rate. Give me the number of your office and I may go up there to-morrow afternoon at this hour."

"I can make it to-morrow, if you say you'll be there," said the man, with a disappointed look; "but as I'll have to put aside other business to meet you, I want to know if I can rely on your keeping the engagement."

"I'll keep it unless I notify you by a postal card to the contrary."

"All right," replied the supposed lawyer, "I'll look for you at four o'clock."

With that he said "Good day" and started up Nassau Street.

"What did you punch me in the ribs for just now, Charley?" asked Phil.

"Did you notice the ring that lawyer wore?"

"No."

"It was a coiled, enameled snake, with a large ruby for an eye."



"What about it?"

"I've seen that ring, or its counterpart, before."

"What has that got to do with me?"

"It might have a good deal to do with you, and then, again, it might not."

"I wish you'd make the matter a little clearer."

"I'm going to. That ring, or its mate, was on the finger, the same one, too, of the bearded rascal who nearly strangled me that morning that you captured the valise thief."

"Is that so?" exclaimed Phil, coming to a stop and looking into his companion's face. "What are you trying to get at? That this lawyer, Dillingham, who stopped me just now and wanted me to go to his office, is connected in some way with that crook? Is that the idea you've got in your head?"

"I have a strong suspicion that he is."

"Is the ring the only evidence on which you base your suspicion?"

"I was sizing him up while he was talking to you and noticed that he is about the same height and build as the bearded man. Now, you don't know this lawyer, and you haven't the slightest idea what he wants with you. Adding those facts to the ring, I advise you to be on your guard. I punched you in the ribs because I was afraid you intended going with him. You can't tell but what this is a job to get you some place where he and others can do you up."

"What object could he have in doing me up even if he was the bearded man, with his beard shaved off?"

"I'm not a mind reader so I can't answer that question. I'd look up a business directory in the morning and see if there is really a Lawyer Dillingham in Nassau Street. Another thing you might do, and that is get off at the Bridge station in the morning, walk down Nassau Street and go into that building, the address of which he gave you, and see if he has a regular office there. You could ask the janitor about him, too."

"I think you're making a mountain out of a mole hill, Charley. I dare say that ring you saw on the bearded man's hand is only one out of hundreds of a similar design, manufactured and sold by the jewelry trade. Under such circumstances a hundred or more of those rings may be floating around this city on the fingers of men who have taken a fancy to the ornament and can afford to pay for them."

"That's right, too; but for all that I believe on being on the safe side. That bearded crook has been hunted for by detectives and not found."

"There's one point against your theory that this lawyer is the same man, and that is a smart crook would hardly be such a fool as to come down here with that ring on his finger still. How does he know but you noticed the ring, as you actually did, and reported the fact to the police, as it seems you did not? Why didn't you describe the ring to the police at the time?"

"I forgot all about it until I saw the ring on that lawyer's finger."

"It may be too late now, but I guess you'd better do it just the same."

The boys ran down the subway stairs and dashed for a train that had just rolled in at the station.

Phil soon forgot about Lawyer Dillingham and his strange request, and next morning did not get out at the Bridge station and walk down Nassau Street, as Charley had suggested.

Charley was not with him or he might have reminded him.

During the morning, as Phil was carrying a message to the Vanderpool Building, he suddenly thought of the lawyer, and on his way back to the office he stopped in at Mr. Travers's office and asked to see him.

Mr. Travers, however, was at the Exchange, so he didn't see him.

He thought the matter of sufficient importance to speak to Mr. Whitehead about it as soon as he got a chance.

The broker advised him to go slow about keeping an engagement with a strange man unless he was satisfied he really was a reputable lawyer.

"I'll let you off half an hour. Run up to the address he gave you and see if this Dillingham is really what he represents himself to be."

Phil found the building without any trouble.

It was an old four-story structure.

There was a weather-stained board near the street entrance, with the name of the tenants painted on it.

In a small space under the fourth floor section he saw the name of "Horace Dillingham, Lawyer," painted.

It appeared to have been very recently put there.

"He's got an office here all right," muttered Phil; "but it is an odd building for a lawyer to be in if he's any good at all. I'd give something to learn what business he has with me."

He had hardly expressed the thought when a hand was laid on his shoulder, and a voice said:

"I see you've come up here ahead of time, Bascom; but I guess I can accommodate you now as well as later on."

Phil turned around and confronted the pretended Lawyer Dillingham.

## CHAPTER V.

PHIL WALKS INTO A TRAP AND IS SAVED BY CHARLEY DEAN.

"Well, Mr. Dillingham, what is the business you wish to see me about?" asked Phil.

"Come upstairs to my office and you shall know all about it," replied the man, taking him by the arm.

"I haven't time to go up now. I must get back to my office right away."

"I won't detain you but a few minutes."

"Why can't you tell me here? There's no one around, and it will save time."

"I have a document upstairs I wish you to see."

"What is it about?"

"It would take me too long to explain what it is. When



you have read it you will understand better than any explanation I could give you."

"But what have I to do with the document?"

"You will understand what you have to do with it when you see it."

Phil didn't want to go up to the fourth story, as he knew he had no time to spare, but the man finally persuaded him to come up for five minutes, and he accompanied him, though it was against his will.

As they mounted from one floor to the next, passing doors lettered with the signs indicating all manner of small businesses, the shabby aspect and interior gloom of the ancient building was more and more apparent to the young messenger, and the less he liked the errand on which he was bound.

If it wasn't that he was ashamed to back out after he had got started he would have called the matter off.

Besides, he had a certain amount of curiosity to learn the issue of this affair.

When they reached the top floor the assumed lawyer paused before a door on which a tin sign, with his name painted thereon, was attached to the panel.

Producing a key, he unlocked the door and ushered Phil into a small room, the sole furniture of which consisted of a small, cheap desk, three chairs, and a very ordinary rug.

The walls were decorated with common chromos that were not very appropriate to a law office, while there were a few law books on a bracket shelf.

Phil was not favorably impressed with the room nor the legal attainments of its tenant.

"Sit down," said Dillingham, suavely, waving his hand toward a chair in front of the desk.

Phil sat down.

"Now, my young friend," said the lawyer, opening the desk, and taking therefrom a sheet of paper, "please read that."

Phil took the paper and started to read it.

While he was thus engaged the man went to a closet near at hand and busied himself there for a moment or two.

"I can't understand what this paper means," said Phil, after reading half way down the page. "There doesn't seem to be any sense——"

That is as far as he got.

The man had come up behind him in a noiseless way, and throwing one arm around his neck pulled him back, and with the other applied to his face a cloth saturated with some kind of an aromatic drug.

In a moment Phil recognized that he was in some kind of a trap, and struggled lustily to free himself.

But his assailant was a strong man, and had him at a great disadvantage, while every breath he took caused his senses to reel and his strength to weaken.

Although the boy made a desperate effort in his own behalf, he was powerless to overcome the odds against him, and in a few minutes he became unconscious.

As soon as Achison was sure his victim was dead to his surroundings, he released him and put the rag away.

The fumes of the drug had not been without some effect on himself, and he staggered as he walked to the window and threw it up.

He leaned over the sill for some minutes until the effect had worn off, then he returned to the boy and looked at him.

"You're good for several hours, my young friend," he said, with a sardonic smile, "and now I must see if I can get you away from this place by daylight. I did not calculate on having to deal with you till late in the afternoon, then I could have kept you here till after dark, when a night-hawk cab would have taken you to the water front. Now I must either remove you in the light of day, or give you another dose later on to keep you in the land of forgetfulness until darkness sets in. You have got to remain dead to the world until after Glick's trial comes on, which is set for three days hence. With you, the chief witness, out of the way, my pal will stand some show. No one else can swear that Glick snatched the satchel. It will be a question of circumstantial evidence that the smart lawyer I have engaged to defend Glick may be able to successfully combat. At the most, he ought to get off with a light sentence."

Placing Phil so that he rested on the desk, Achison left the room, locking the door after him, and took his way downstairs to the street.

He had hardly been gone fifteen minutes before Charley Dean paused in front of the building.

He had been sent to a stationery printing house in the next block on an errand, and after transacting his business it occurred to him to look up "Lawyer Dillingham" himself for Phil's benefit, not knowing whether his friend had attended to the matter that morning, as he had suggested.

Going into the vestibule, he saw the name "Dillingham" on the directory.

"I see he has got an office here, after all," mused Charley, as he looked at the sign, "but I don't think much of a lawyer who has an office in such a building as this. I guess I'll go upstairs and see what his place looks like through the keyhole. I've an idea that he's rather one-horse, and that the less Phil has to do with him the better. The more I think about Mr. Dillingham the more I fancy that he and the bearded man are one and the same individual."

Charley mounted the stairs and found them more and more disreputable as he got higher up.

"I'd be mighty hard up for a lawyer before I'd come here looking for one, bet your life," thought the lad, as he noted the dark and dirty condition of the landings. "It's my opinion that Mr. Dillingham is a fakir, and that his business wouldn't stand investigation. There are a good many like him in this city who live by their wits, because that's about the only way they can live."

Charley now reached the fourth floor and looked around for the lawyer's office.

He found the door with the tin sign.

"Géorge Dillingham, Lawyer," it read.



There seemed to be more vacant than occupied offices on that floor.

Charley put his ear against the door first and listened.

Not the faintest sound could he hear within.

"I guess there's nobody in just now," he said to himself.

Then he crouched down and applied his eye to the keyhole.

He had a clear view of the interior within a limited space, but it happened that the desk and the unconscious form of Phil Bascom came within this line of vision.

Phil's face, with his closed eyes, lay on the edge of the desk and faced the door.

The moment Charley's eyes grasped the interior of the room they rested on Phil's face.

He started back as though he had been shot.

"My gracious!" he quivered. "It can't be that that is really Phil!"

He looked again, long and earnestly, and when he took his eye away from the keyhole there was no longer any doubt in his mind.

"It is Phil! Can he be dead? He looks as white as death. Great Scott! What has happened to him? Has the lawyer chap murdered him? What shall I do?"

He placed his ear to the keyhole, but not a sound indicated that anybody other than the motionless boy was in the room.

"This is a case for the police. I haven't a moment to lose."

He rushed down to the street, and not wasting time to look up an officer, he went back to the stationery store he had just been to, which was on the other side of the way, and asked permission to use their telephone.

Looking up the telephone number of the nearest police station, he got the place on the wire and briefly detailing the circumstances, asked that a couple of officers should be sent to No. — Nassau Street, prepared to break into an office, and that he would meet them at the street entrance and show them the way.

Inside of ten minutes he saw two policemen approaching at a rapid walk.

He crossed over and met them.

"Follow me," he said, laconically, and they followed him up to the top floor of the building, where Phil was an unconscious prisoner.

"Look through that keyhole," he said to one of the officers.

The policeman looked.

One glance satisfied him that something was wrong inside, and he knocked loudly on the door.

There was no response.

After a second knock he forced the door back on its hinges.

Then his companion put his weight against the panels and the door flew open.

There was nobody in the room but the senseless messenger boy, and Charley rushed over to him.

"Is he dead?" he asked, quaveringly, of one of the officers.

The policeman examined Phil, and his experienced eye pronounced him under the influence of some powerful narcotic.

"Run downstairs and telephone for an ambulance," said the officer to Charley, and the boy lost no time in doing so.

When he returned he told the policeman all about the interview on the previous afternoon on Wall Street, between his friend Phil and the man who represented himself as Lawyer Dillingham.

"It's my opinion that the man is the fellow the detectives have been looking for in connection with the Exchange Place robbery. His companion, Peter Glick, is about to be tried in a few days for the crime," asserted Charley.

He told them about the peculiar ring that the lawyer wore on his little finger.

"The bearded man that nearly strangled me on Exchange Place at the time of the robbery, after his attack on Broker Travers, wore a ring exactly like it. That fact, together with a similarity of build, makes me feel sure that the two are the same person. When Phil recovers his senses I'll bet he'll be able to confirm my suspicions."

The ambulance drove up to the door at that moment and Charley having directed that the surgeon should come up to the top floor, he presently put in an appearance there.

He examined Phil and confirmed the policeman's statement that the boy had been drugged.

"I'll have to take him to the hospital," he said.

One of the policemen helped him to carry the messenger downstairs and put him into the ambulance, before a curious crowd which had been drawn to the spot.

When the ambulance drove off the policeman returned to the fourth floor again.

The two officers decided to lie in wait for "Lawyer Dillingham."

"I ought to return to my office," said Charley.

"Well, we don't need you. Give me your name and business address, and we'll send for you to identify our prisoner if we get him," said one of the officers.

Charley did so and left the building.

After explaining to the cashier why he was away so long, he telephoned all the particulars about Phil to Mr. Whitehead's office.

Two hours later Joseph Achison returned to the office to see how his prisoner was, and the officers on watch collared him.

He put up a stiff resistance, but was subdued, handcuffed and marched off to the station, where he was locked up, pending Phil's recovery.

## CHAPTER VI.

### A SALTED MINE.

When Broker Whitehead returned to his office and heard from his cashier what had happened to Phil, he sent the



junior clerk over to the hospital to see how his messenger was getting on.

The clerk found that Phil had been brought out of his trance, but he was still somewhat dazed and weak.

The surgeon told the junior clerk that Phil would be able to return to his office in about an hour, but that he should advise him to go home in preference to doing so as he would not be in condition to attend to business for the rest of the day.

The clerk returned to the office and reported.

Daisy Maitland, having learned what had happened to Phil, was very much concerned about him, and her work for the rest of the day suffered in consequence.

Charley Dean, after going to the station and identifying "Lawyer Dillingham," telephoned the hospital for information about Phil.

He was satisfied that his friend would soon be all right again.

Phil felt rather shaky when he was permitted to leave the hospital, but instead of going home he went direct to the office, where he found Mr. Whitehead in his private room, and related his experiences of the morning to him.

He had no idea how he had been rescued from his predicament until the broker told him that he owed his escape to his friend Charley, though Mr. Whitehead could not tell him how Dean had happened to be on hand to save him.

"We have just had word over the 'phone from your friend that the rascal who trapped you has been caught, and is now in a cell at the police station. You had better go over there and make a charge against the fellow. He's no more a lawyer than I am. It's up to the authorities to find out what his object was in decoying you to that room and drugging you."

"I guess Charley Dean was right in his surmise that this bogus lawyer is the crook who helped Glick assault and rob Broker Travers on Exchange Place. Probably he was trying to take revenge on me for queering their game."

"Now that you mention it, I think that is the secret of the matter. Make this fact clear to the police and they will follow the clew up and bring the truth home to the rascal. Then he'll go up the river with his companion."

Phil went to the station, identified the "lawyer," and made the charge against him that his crime called for.

Shortly afterward he was transferred to the Tombs.

Then Phil called at Broker Dorsey's office on Wall Street to see Charley.

"You're a brick, Charley," he said, grasping his friend's hand. "How did you happen to come to my assistance?"

Charley related all the particulars of the matter.

"It is lucky that your bump of curiosity is in such fine working order," replied Phil. "It saved my bacon all right."

"You haven't any idea what the fellow intended doing to you, have you?" asked Charley.

"Not the slightest. I wasn't in his room five minutes before he grabbed me and smothered me with that drug. After that I knew nothing more till I came to my senses at

the hospital. I am sure now that you are right about that rascal being the Exchange Place crook who was disguised with a beard and managed to make his escape that morning."

"Bet your life I am," nodded Charlie. "That ring and his attack on you clinches his identity in my mind."

Phil's mother and sisters were greatly worked up over the boy's adventure when he related the particulars to them that afternoon, on his arrival at home.

"You had a very narrow escape, my son," said the little mother, lovingly stroking his head, while his twin sisters, one on either side, hugged him as hard as they could in their joy that he had escaped uninjured.

"Well, mother, I don't suppose that the villain really meant to kill me, but he certainly had some scheme in view which Charley Dean put a spoke in."

"I shall always be grateful to your friend for saving you, Phil."

"Charley is all right, mother. He'll be over to see me to-night, so you'll have the opportunity to thank him."

Next morning he and Charley went to the police court and appeared against the pretended lawyer, who persisted in the assertion that his name was Dillingham, and that he really was a member of the legal fraternity.

The magistrate, however, didn't believe him, and remanded him until the police could look up his record.

A few days later Peter Glick was tried, convicted and sent to Sing Sing prison.

Subsequently, Achison, duly identified, shared the same fate, only he got a longer sentence.

It might have been a month after the incident just narrated that Phil was sent one morning with a note to the manager of the "Paradise Mining Syndicate," of Goldfield, Nev.

The New York office of the company was located on the second floor of a Maiden Lane building, and there Phil went.

The main office was handsomely furnished and a general air of prosperity was reflected by the up-to-date appointments of the place.

A ticker stood in one corner, ticking out its merry tune, framed maps of Western mining properties hung around on the walls, and on a handsome mahogany table between two windows stood a showcase filled with "specimens" of gold quartz that looked to be very rich in the precious metal.

Through the brass-wired partition forming the counting-room Phil counted half a dozen clerks who appeared to be very busy over ledgers and papers.

"They seem to be doing a swell business here," Phil remarked to himself.

He inquired for Solon Spiro, the manager, and was directed to walk into a private room at one side.

No one was there, however, so Phil sat down to wait for the manager to appear.

He noticed that there was a door opening into another room further on.



This door stood a little ajar, and Phil soon heard two men talking in there.

"So you think you can sell him the mine, do you, Spiro?" asked one of the speakers.

"I'm sure of it," replied the manager of the Paradise Mining Syndicate, with a satisfied laugh, the ring of which Phil rather distrusted.

"Good," replied the other. "His representatives have examined the mine then, and sent him a favorable report?"

"They have. It fully bears out all the statements I made to him as to the value of the property. You must have salted it in fine shape, Groome," chuckled Spiro.

"Trust me for that, Spiro. I know my business. How much is Bachelor going to cough up?"

"A hundred thousand. I have proved to him that the Hespera Mine is dirt cheap at that figure."

"I'll warrant you have, Spiro. You're a jim dandy, you are. You've got the gift of gab down to perfection. I believe you could persuade half the people of this city that black is white, if you undertook to argue the matter. Now, after Bachelor has paid the money and started to work the mine, how are you going to square yourself with him when he discovers that there is really nothing in the mine?"

"Easy enough, Groome, easy enough. I have taken care not to make myself responsible for the showing of the Hespera. He understands that I am merely the agent of the owners."

"Merely the agent of the owners is good, Spiro," and Groome laughed heartily.

"I have showed him samples of the ore taken from the mine, certificates of the assay office, the prospectus as given to the public, and such other documents as I have in hand. I am not supposed to know that the mine is salted."

"Of course not. Why should you? You're not on the ground. You are merely—ha, ha, ha!—the agent."

"Exactly. I cautioned him to have the mine examined and passed upon by competent experts, as I would assume no liability in the matter."

"And then you furnished him with the names of several good experts—excellent."

"Quite true, but at the same time I advised him that there were others. I was willing to take chances on the mine after you had attended to your business."

"That's right. When are you going to settle the matter?"

"To-night, at the Hotel Manhattan. I have an engagement with him at eight."

"Is that where he is stopping?"

"It is. He is to hand me a certified check for \$25,000 to-night, when the papers are signed."

"Very good. I'll call around to-morrow for my share."

"Do so. I'll have it ready for you. I'll show you out by this private door."

Phil heard them cross the room, then it occurred to him that after what he had heard it was better that the manager should not suspect he had been in the private room all the time they were talking, so he jumped out of the chair and

went to the door, where he stood with his hand on the knob, as if he had just entered.

A moment afterward Spiro came into the room and he started when he saw the young messenger.

"What do you want here?" he asked, sharply, with a suspicious look.

"I've brought you a note from Mr. Roger Whitehead, of the Hercules Building."

"Let me have it."

Phil handed it to him.

After reading it, he wrote an answer and gave it to Phil, who left at once.

"It seems to me that the manager of the Paradise Mining Syndicate is a great rascal," mused Phil, as he walked back toward Wall Street. "He's trying to sell a salted mine to a Mr. Bachelor, of the Manhattan Hotel, for \$100,000. That's a swindle. He ought to be arrested and put in jail for attempting such a thing. I think it's up to me to put this Mr. Bachelor on his guard. At any rate, I ought to put him wise to what I have learned about the scheme. It may prevent him from being robbed."

When Phil got back to his office he telephoned the Manhattan Hotel and asked if a Mr. Bachelor was stopping there.

Receiving an affirmative answer, he told the clerk to tell the gentleman that a messenger from Wall Street would call at the hotel to see him at about five that day.

## CHAPTER VII.

### A RESCUE ON THE L.

There was a big bunch of mining literature in the office, and Phil examined it to see if he could find out anything that referred to the Hespera Mine.

He discovered a late prospectus which set forth the advantages of the property in great shape.

The Hespera was claimed to be a producer, and a statement was given of the monthly yield.

A fac-simile reproduction of the assayer's receipt of the value of specimen ore taken from different parts of the mine indicated phenomenal richness.

An estimate was also given of the approximate yield of the mine for the next year, and the next five years, which seemed to guarantee returns of fifty per cent. on all money invested in the shares at ten cents a share—par value one dollar.

The Paradise Mining Syndicate, fiscal agents for the property, reserved the right to advance the price of shares at any time without notice.

"It looks fine on paper," said Phil to himself. "Any one judging from the statements of the prospectus would say the Hespera is a sure winner. But I guess I know better than that. It's easy to build up fortunes on paper. Half the literature in this heap represents soap-bubble speculative schemes which inflate themselves on other people's money, and then burst when they reach their limit, ruining the investors, but enriching the promoters, who start some fresh



scheme with the proceeds of their thievery. For every real good mine out West there are a dozen wildcats. A person wants to be wide awake when he thinks about investing in mining stock."

At about four o'clock, Phil started uptown in a Sixth Avenue elevated train, taking a seat in the forward car.

The Manhattan Hotel was on Broadway, not far from Forty-second Street.

The car was well filled when it reached Fourteenth Street, and Phil, with his customary politeness, gave up his seat to an elegantly dressed lady, who entered at that station.

When the train pulled in at Forty-second Street station Phil got out and the lady in question followed him.

She was the last to step off, and somehow or another the conductor, in shutting the gate, caught her dress.

He pulled the signal strap without noticing that the lady was caught, and as the train started up the woman gave a scream, which attracted Phil's attention as well as others.

He turned in time to see her being dragged off her feet.

Her position was one of extreme peril, and there was little doubt but that the moment the car passed beyond the platform she would be thrown to the street, a distance of twenty feet or so.

Phil, with admirable presence of mind, and at considerable risk to himself, sprang for the moving car-platform, seizing the gate with one arm and the lady with the other.

In another moment both were swinging in the air above the street as the train darted beyond the station.

Great excitement ensued in the two forward cars, and among the passersby in the thoroughfare below.

The conductor seemed rattled, and for a moment did not make a move to help the unfortunate lady, whose safety entirely depended on the young messenger's strong arm.

"Open the gate!" cried Phil, coolly, "and help this lady on the car."

Then the conductor woke up and did as directed, Phil assisting the fair passenger to safety.

By that time the train was half way to Fiftieth Street, and what had threatened to be a fatal accident was averted.

Passengers on the two cars had crowded out on the platforms, and were loud in their praises of the boy's nifty conduct.

Phil, however, paid no attention to them, but supported the lady, who seemed to be almost hysterical from fright.

When the train ran into the Fiftieth Street station, he helped her on to the platform, and then into the ladies' waiting-room, where he got her a glass of water.

After she had recovered her composure somewhat, she began to thank Phil for the great service he had rendered her.

"That's all right, madam," he replied. "I am glad I was able to save you from injury. You're all right now. Can I be of any further assistance to you?"

"You may assist me down to the street and put me aboard a downtown surface car. I wish to go to Forty-third Street,

which is the nearest point to the Manhattan Hotel, where I am stopping."

"I will see you to the hotel, for I am going there myself."

"Are you, indeed. Then I shall be glad of your company. I hope you will let me introduce you to my husband. He will want to thank you for what you have done for me. What is your name?"

"Phil Bascom, madam."

"Thank you. My name is Bachelor."

"Bachelor!" exclaimed Phil. "I am going to the hotel to see a Mr. Bachelor. Perhaps he is your husband."

"I think it very likely," she said, in some surprise.

"Is he interested in Western mining matters?"

"Very much so. He is about to buy a mine in the Goldfield District."

"The Hespera Mine?"

"Yes, that is the name of the property. How strange that you should be the one to render me so signal a service. Are you acquainted with my husband?"

"No, I am not. I want to see him about a matter that I think will greatly interest him."

It struck Phil as a remarkable coincidence that he should have been placed in a situation to render a valuable service to the wife of the stranger he was going to meet.

That very fact placed him and Mrs. Bachelor on a more friendly footing, and paved the way to the interview with her husband.

On reaching the hotel the lady invited Phil to accompany her to their apartments on the sixth floor.

Mr. Bachelor was found in their private parlor, reading an afternoon paper.

"Henry," said his wife, "I want to introduce to you a young gentleman who has just rendered me a very great service—in fact, I may say that I am sure he saved my life."

The capitalist was much surprised at his wife's words, and rose to his feet as his wife proceeded to present Phil to him.

She then narrated the circumstances of the accident that had happened to her on the elevated road.

Mr. Bachelor immediately acknowledged his indebtedness to the young messenger in a way that left no doubt but that he was thoroughly grateful for what Phil had done for his wife.

"A singular part of the affair is that this young man was on his way to see you on a matter connected with the Hespera mine," said Mrs. Bachelor.

"Indeed!" replied the gentleman. "Are you from Mr. Spiro, or from the person who telephoned the hotel this afternoon that a messenger would call to see me at five o'clock?"

"I am not from Mr. Spiro, but am the person who telephoned the hotel clerk," replied Phil.

"Then I will hear what you have to tell me. Am I to understand it has reference to the Hespera mine of Goldfield?"

"Yes, sir; and I am sure you will be greatly surprised



to learn what I have to communicate to you about that mine."

"I was not aware that my negotiations with Mr. Spiro for the purchase of the mine was known outside his office."

"I guess I am the only outside one acquainted with the fact, and it was only by accident that I learned anything about it. To begin with, I am a clerk and messenger for Roger Whitehead, a curb market broker, whose office is in the Hercules Building, Broad Street. I was sent to the office of the Paradise Mining Syndicate, of which Mr. Spiro is the manager, to-day on an errand. While waiting to see him I accidentally overheard him talking to a friend of his in an adjoining room, and the facts were of such a nature that, though you were a perfect stranger to me, I believed it to be my duty to make you acquainted with them."

This introduction clearly surprised Mr. Bachelor, and he waited for Phil to go on.

The boy then told him about the conversation he had heard between Mr. Spiro and Mr. Groome.

"Now you can decide for yourself, sir, whether I have done the right thing in warning you of the swindle which I believe you are about to be made the victim of."

The capitalist was thunderstruck by Phil's revelation, and for some moments he made no answer, then he said:

"Phil Bascom, it looks as if you have this day placed me under a double obligation—the rescue of my wife from a terrible death, and the rescue of my fortune from the clutches of a mining shark. I thank you from the bottom of my heart for the interest you have taken in my affairs, and assure you that I shall not forget the debt I am under to you."

"You are quite welcome, sir. I hate to see any man swindled out of his good money. It is bad enough to lose it in the ordinary ways of speculation, but then you have a show to win, though the chances are generally against you. As I have now transacted the business that brought me here, I will not intrude further on your time. It is nearly six o'clock, and my mother will be wondering what has detained me."

Mr. Bachelor pressed him to stay to dinner with them, but Phil begged to be excused on the ground that his mother would be sure to worry over his unexplained absence.

"But you will call and see us soon, won't you?" asked Mrs. Bachelor, who had re-entered the room, after changing her street dress. "We don't want to lose sight of you after the unusual manner in which we have become acquainted."

Phil said he would be glad to call, and it was arranged that he should take dinner with them on the following Sunday.

The young messenger then took his leave, and Mr. Bachelor hastened to tell his wife the object of Phil's errand.

It is needless to say that the interview that Mr. Solon Spiro had that evening with the capitalist was not at all satisfactory to him.

## CHAPTER VIII.

### PHIL GETS IN ON B. & M. AND IS LUCKY.

On the following day Phil carried a message to a Wall Street house, and while waiting for an answer he overheard three brokers talking about a reported consolidation of two roads.

The arrangement had not as yet been officially confirmed, but it was the opinion of the traders that the deal would go through as it was greatly to the advantage of B. & M. line to control the destiny of the other road.

On the strength of the rumor, B. & M. had already advanced from 68 to 71, and was strong at the latter figure.

On his way back Phil considered what he had heard the brokers say.

One of them had told the others that he had bought a block of B. & M. on the chance of the report panning out a fact.

The young messenger was eager to make another winning deal if he could manage it.

What he had heard could hardly be considered a tip, as it was known all over the Street, and might only be an idle rumor sent out to force up B. & M. a few points for speculative purposes by some clique that hoped to profit by the advance by making a quick sale of shares already in their possession, which the members wanted to unload at the best price obtainable.

These moves were an almost every-day happening in Wall Street, and lots of people, usually the outside public, got caught on them.

"I might buy a thousand shares with half my money," figured Phil. "If that broker thinks well enough of the chance there ought to be something in it. Still, I would stand a first-class chance of losing two-thirds of my margin, and I shouldn't like that much. It would certainly be a big risk for me. I should be depending altogether on luck, and that's a very uncertain thing to count on in the market. If the deal subsequently did go through I'd reap a good profit, but if the rumor is merely a fake, I'd be bound to lose."

Phil couldn't make up his mind to take the risk, and next day B. & M., under a bear attack, went down to 69 5-8.

"Had I bought 1,000 shares yesterday I would be out \$1,500 to-day. Glad I did not go in," he said to himself.

He went in to see Daisy Maitland shortly after and he told her how he might have lost \$1,500 inside of twenty-four hours on B. & M.

"Why, I heard two gentlemen yesterday on my way home talking about B. & M.," she said. "One told the other that he had been buying a lot of it for a syndicate that had already accumulated many thousand shares. He said they expected to corner all that was in sight, send up the price to 85 or more and then take profits. He advised the other to buy some of the stock right away."

"Are you sure it was B. & M. they were talking about?" asked Phil, eagerly.



"Yes, I know it was," she answered, positively.

Phil asked her many questions on the subject, and the boy came to the conclusion that there was something in the stock, after all.

"That rumor of a consolidation may only be the first move of the syndicate to advance the price, and then for reasons they let it be beaten down in order to shake out more shares on the market so they could gobble them up."

That's the way he reasoned as he went back to his seat.

He did a lot of more thinking on the matter until he was done for the day, then having come to a conclusion he went to the bank on Nassau Street and invested in 1,000 shares at 69 7-8, the closing price.

Next day was Saturday, but considerable business was done in B. & M. shares, and it went to 70 3-8.

On Sunday afternoon he called at the Manhattan Hotel, arrayed in his best clothes, and dined with Mr. and Mrs. Bachelor.

He confided to Mr. Bachelor the fact that he had been speculating in the market and had made \$13,000.

"You're a pretty clever boy to do so well on your first small capital," said the capitalist, with a smile; "but be careful that you don't get tripped up in some subsequent deal."

Phil then admitted that he had just put \$7,000 into B. & M., and explained why he had been tempted to do so.

Mr. Bachelor shook his head as if he didn't quite approve of the risk the boy had taken.

"I'm afraid you've got a severe touch of the Wall Street fever, young man, and that it will end in your losing all your money."

"I hope not, sir. B. & M. has gone up one-half a point since I bought."

"It may go down two or three points to-morrow," replied the capitalist.

"That's true, sir; but I feel confident that there's a syndicate at the back of it, in which case it's bound to advance ten or fifteen points if the combination is strong enough to sustain it."

"You have only your stenographer's word for that," said Mr. Bachelor.

"Her word is as good as some men's bonds."

"I don't doubt that she heard, for she told you, but she may not have got hold of the real gist of the conversation."

"She's a pretty clever girl, and well up in market matters."

"Well, I hope you'll come out all right, Phil," said Mr. Bachelor, dismissing the subject.

Mrs. Bachelor now came in and took the floor.

She presented the young messenger with a fine watch and chain, with a handsome charm attached, as a testimonial of her gratitude for his having rescued her from a perilous situation on the elevated road.

Phil was surprised, but accepted the present and expressed his thanks for it.

"I have thrown overboard all further dealings with the Paradise Mining Syndicate," said Mr. Bachelor, "and I

am now looking for another mining proposition. As soon as I get hold of something that is really good, I'm going to present you with a block of the stock as an evidence of my appreciation of the warning you gave me about the Hespera mine."

"You are very kind, sir," replied Phil.

"Not at all. You saved me a clear \$100,000 I am sure, and that entitles you to a suitable compensation. At any rate, I intend to make it all right with you."

The Bachelors treated him very nicely, and he had lots to tell his mother and sisters about them when he reached home.

Monday morning B. & M. opened at 70 5-8, and gradually went to 72 during the day, which naturally made Phil feel pretty good.

Then it was that he told Daisy that he had gone into the stock to the extent of a thousand shares on margin.

"Why, Phil, have you really?" she asked him, in surprise.

"Sure thing, Daisy. I have made the venture on the strength of what you told me, in connection with other information I got hold of."

"I am almost sorry I told you," she replied. "If you should lose your money I should feel too bad for anything," she added, in some concern.

"Don't worry. This is my funeral, not yours. But I feel it in my bones that I'm going to win."

"I sincerely hope you will, Phil."

"It is now 2 1-8 points higher than when I bought, and that is something."

"How much money have you risked?"

"Seven thousand dollars."

"My gracious! I didn't know you had so much money as that."

"Oh, I have \$6,000 beside that to protect my margin with."

"You don't mean it!" she cried, opening her pretty eyes.

"Yes, I do, and I can prove it to you if you doubt my word."

"Why, how did you make so much? I knew you had made \$3,000 on your \$500 investment, but I thought you had that put away in the bank to keep."

"I made \$10,500 on a deal in L. & G. later on with my \$3,000, that's how I come to be worth \$13,000. The odd \$500 I gave my mother."

"What a boy you are!"

"You see, I've got my eye on the future. Some day you may give me the right to pay your dressmaking and millinery bills, and I want to be in good financial shape to be able to meet such an emergency," he said, with a chuckle.

"Why, Phil!" she exclaimed, with a vivid blush. "Don't talk nonsense!"

"I don't call that nonsense from my standpoint. Maybe I'm counting my chickens too soon, but I thought I'd take the chance of winning you, for you're the only girl I care a pinch of snuff for."



Daisy made no reply to this, but seemed to be very much confused.

"Now you know my sentiments, Daisy. If I lose my money I shan't think of you as a possible Mrs. B., because it wouldn't be fair for me to expect you to consider me as a suitable proposition unless I was able to provide for you in good shape. I wouldn't try to win any girl unless I could give her as good or better a home than she was used to. In your case I consider there's nothing too good for you, and that's why I want to make \$100,000 as soon as I can."

Daisy didn't say anything, but she thought a good deal.

"You aren't provoked with me for speaking so candidly, are you?" he asked.

"No," she replied, bending over her typewriter.

"And we're still just as good friends as ever?" he persisted.

"Yes."

"That's all I want to know. I'll let you know how my deal comes on, and just remember that it's largely for your sake that I'm trying to make a roll."

"I don't want you to risk your money on my account, Phil. I shall like you just as well if you didn't have a dollar."

"Do you mean that?"

"I do."

"Thank you. But you won't like me any less if I make money, will you?"

"Of course not; but——"

"Don't say another word. The boss has come in, so I've got to get back to my desk."

Three days later some suspicion that a combination was at the back of B. & M. caused a sudden demand for the stock, and when the Exchange closed the price was up to 80.

Next morning it opened at 81, and during the morning the excitement was intense around the men who were apparently supporting the stock, and it went to 86.

At that figure Phil hastened to sell out, as he was afraid to hold on any longer.

Half an hour later he ran in and told Daisy, with great satisfaction, that he had sold out at a profit of \$16,000.

"I'm so glad," she replied, and he believed her.

## CHAPTER IX.

### OUT FOR THEMSELVES.

"Hello, Phil!" said Charley, a few weeks later, "is it true that your boss is down and out?"

"I'm afraid he is, Charley," replied Phil, with a sober face. "He got caught in a pool that was formed to corner Jumbo Consolidated, a Goldfield mine that has lately made a strike. The effort was a failure for some reason, and the combine was hit pretty hard. At any rate, the old man is home, sick, and we can't tell whether he will go on or not."

"What are you going to do in case he gives up business?"

"I'm not worrying about what I'll do," replied Phil,

cheerfully, for being worth \$29,000, the future had no great terrors for him. "Maybe I'll buy the boss out."

"I think I see you doing that," laughed Charley, who did not know that his chum was on the sunny side of the financial street.

"Well, if I should do it I shall want an office boy. I might make you an offer."

"You've got a pretty good nerve for a messenger, I must say."

"A fellow has got to have nerve in Wall Street."

"You've got your share, all right."

Phil laughed and walked off.

Two days later Roger Whitehead announced to his employees that he was going out of business, and that they must look for other positions.

"You won't have to look far, Daisy. I'll hire you now."

"You will, Phil?" she cried, in astonishment.

"I don't mean that, exactly, but I have an idea that you and I can take an office together and make it pay."

"I don't understand what you mean."

"I'm going to hire an office and try to do some business on the curb myself."

"You are?"

"That's my idea. Nothing like making a start, and I've \$29,000 to begin with. Now I want you to come in with me, put your name on the door as a public stenographer and be your own boss, too. I'll hustle around and get enough work to keep you going, and I'll bet you'll soon be able to build up a business that will pay you better than if you worked for somebody else. I promise to see you through."

Daisy was greatly taken with the plan.

She knew Phil could afford to give her a start, and that was the main thing.

Then she was delighted with the idea of being with the boy, for she liked him more than she dared admit, and she knew that he thought the world of her.

So while the other clerks hunted for new jobs, Phil looked for a suitable office.

Phil told Mr. Whitehead that he and Daisy were going to take an office together and open a public stenographer's business.

He was going to do the canvassing and she the work.

Mr. Whitehead laughed at the plan, but said it was not such a bad idea.

He said he would give them a circular letter of recommendation to his friends.

"Have you got an office yet?" he asked.

"No, sir."

"Then I think I can help you out. I am responsible for the rent of this office up to next May, and I am trying to rent the suite. I know a man who will take the large room. Now suppose you take my private room here. I'll let you have the desk and other furnishings cheap, and your own time to pay for them."

"I'll pay you cash, sir."



"Can you afford it?" asked the retiring broker, in surprise.

"Yes, sir. I've got a little wad stowed away."

"I'll let you have the safe and all for \$150, or without the safe I'll charge you——"

"I'll take the safe."

"Very well, then."

"I'll let you have the money after lunch, sir."

The office was closed for good on Saturday morning, and the clerks, when they came around to get their wages at eleven o'clock, were amazed to see in place of the word "Private" on the corridor entrance to Mr. Whitehead's private office, the following words, neatly painted on the glass:

"Philip Bascom. Miss Daisy Maitland, Public Stenographer."

"What kind of business have you started in, Phil?" asked the junior clerk, inquisitively, and with a grin.

"The business of making money, Benson," replied Phil, with a chuckle. "Got a job yet?"

"No."

"Well, I'd like to hire a chap to carry a sign up and down Broad Street——"

"Is that intended as a joke, Bascom?" asked the clerk, suspiciously.

"That depends."

"On what?"

"How bad you want a job."

The junior clerk turned his back on him and walked away.

Phil, having bought the table that Daisy had been accustomed to work at, as well as the typewriter, he moved both into his office, and then locked the connecting door.

He had had 500 business cards printed for his fair companion, and taking a quantity of these in his pocket, he went through the building, circulating them wherever they would do the most good.

He also canvassed the building next door, and inserted a standing card in two of the financial dailies.

In this way he succeeded in drawing attention to Daisy's business, and presently work began to come in, and before long she had enough to keep her fairly busy.

Phil now made it his business to haunt the curb market, where he was well known to the brokers and young men who worked and carried messages for the traders.

He was frequently asked who he was working for now, and invariably replied that he was president of a public stenographic bureau, for one thing, and on the curb to keep posted in the mining market for another.

"You can't fail to keep posted here if you lean against one of those little iron supports that hold the rope limits of our market," chuckled a budding broker.

Phil, though he frequented the curb daily, was not as much interested in the doings of this market as he was in the big Exchange, up the street.

He had had Mr. Whitehead's ticker removed to his own

office, and was out and in all day, looking at the regular market quotations.

He got down at the office regularly at nine o'clock, and devoted the hour before business commenced in earnest in the Street, to studying the market reports of the preceding day, week or month.

Daisy did not yet have business enough to compel her to show up before ten, and Phil always waited for her to appear before he put on his hat and went out.

Thus two weeks passed away without the boy making a dollar.

Then one morning a friend of Mr. Whitehead asked Phil to go around the Wall Street offices and buy for him 10,000 shares of Louisville & Nashville, to be delivered at the Manhattan National Bank, C. O. D., promising to divide commission with him.

Phil jumped at the chance, secured the stock inside of three hours, and next day received a \$625 check for his services.

This was the first independent business, outside of his individual operations, he had ever done in his life, and he was quite elated.

He showed the check to Daisy when he went back to the office, and she congratulated him over his first receipts.

He picked up several commissions of this kind during his first month as his own boss, and, on the whole, was well satisfied with the way things were going.

Daisy's business was also growing, and she frequently had to remain at the office until six o'clock to finish up rush work, and Phil invariably remained to keep her company and afterwards see her to the bridge cars.

One morning they were surprised by a visit from Mr. Whitehead.

He was looking in fine health and spirits since his retirement from the market.

He asked Phil if he might make his office his headquarters for a few days, and the boy said he might, with pleasure, offering him the use of his desk.

"Thank you, Phil. I've received a good tip from a friend who wishes me well, and I'm going to try to get on my feet again. If you've got any money you have no immediate use for I'll let you in on it and we'll clean up a few dollars together."

"I've got quite a little roll, sir, and I'll be glad of a chance to put it to work. What is the tip?"

Mr. Whitehead told him.

It was not a curb stock, but one listed on the New York Stock Exchange.

The initials were D. & C., and it was going just then at 81.

A pool of big moneyed Wall Street men had been formed to boom it, and owing to their immense resources there was little doubt but they would force the stock to par and clear several millions.

Mr. Whitehead explained all this to Phil, and then asked him how much money he could put up, as he would do the buying for both.



"Enough to buy 3,000 shares, sir," he answered.

"How many shares?" gasped the ex-curb trader.

"Three thousand."

"Do you mean to say you've money enough to cover the margin on that many shares?" cried the incredulous broker.

"I have, sir."

"And where did you get it? It is not yet two months since you were working for me as clerk and messenger."

Then Phil told him how he had made his little pile out of the \$500 he had received from Mr. Travers for saving his valise from the Exchange Place thief.

"Why, you've more money than I have now, Phil," replied Mr. Whitehead, regarding his late employee with considerable respect. "I have managed to raise \$17,000 in one way or another, mostly through my wife mortgaging her home, and that will enable me to cover the margin on 2,000 shares. You'll make more out of this deal than I will. I had not the least suspicion you were so well fixed. Well, I'm glad of it, my lad. Get your money and I'll see to it that we make a good thing out of this deal, for we've got a regular copper-fastened cinch."

Phil got about \$25,000 and handed it to Mr. Whitehead, who then went out and bought 5,000 shares of D. & C. at 81 1-8.

A week later the shares had advanced to 101 3-8, at which figure Mr. Whitehead sold out.

Phil's profit amounted to \$60,000, while Mr. Whitehead cleared \$40,000.

The old broker, with Phil's permission, bought a desk and had it put in on the opposite side of Phil's.

He also had his name lettered in small characters on the door.

Then Phil had the benefit of his former employer's advice, though each conducted his affairs to suit himself.

Daisy now had accumulated so much general typewriting from different tenants in the building and neighborhood who had no stenographer of their own that she had to hire an assistant to keep up with the procession.

Thus prosperity seemed to have settled down on the three occupants of the little office who were doing business each on his and her own account.

## CHAPTER X.

H. & O.

Phil, ever since he cleared the \$16,000 on the B. & M. deal, had been on the lookout for what he called a suburban home for his mother and the twins.

It was about this time that he finally decided on a nice home, somewhat better than the one he started out to get.

But he could afford that as he was now worth about \$90,000.

His mother bought the property in her own name, and he paid \$9,000 cash for it.

It was a short distance out on Long Island, overlooking the Sound, and with first-class electric railway service with Brooklyn and Manhattan.

Before they moved from their New York flat the agent who sold them the property made Phil an offer of \$11,000 for it in the interest of another client who had taken a fancy to it, but Phil wouldn't sell.

The first Sunday after they were settled in the house, Phil brought Daisy out to see it and take dinner.

This was her introduction to Phil's mother and twin sisters, and she made a very favorable impression on them.

On the following Sunday, Phil called at the Manhattan Hotel and induced Mrs. Bachelor, whose husband was now out in the Goldfield District, to spend the day at the new house.

The Bascoms entertained Mrs. Bachelor royally, and she expressed herself as much pleased with the visit, and invited Mrs. Bascom and the twins to call on her at the hotel, which they promised to do.

Phil also extended an invitation to Mr. Whitehead to pay them a visit with his wife, and they did so in due time.

Soon after Phil's lucky haul in D. & C. shares, through Mr. Whitehead's assistance, the news got around among the curb brokers, and afterward extended to other traders, that young Bascom, who was now generally well known on the Street, had made a small fortune out of the market.

The result was that this fact drew considerable attention to him, and there were brokers who began to look upon him as fair game for their shrewdness.

Several of these gentlemen called on him and tried to unload stocks that they were anxious to get rid of and which nobody else seemed to want.

Phil, however, wasn't biting very greedily at these bargain-counter attractions.

He had his own idea of what he wanted, and wasn't taking any chances with shares that he knew nothing about, though they were laid before him in the most enticing manner.

One day a Wall Street broker named Greene met him on the street.

"Say, Bascom," he said, with a seductive smile, "I hear you've been doing pretty well in the market lately."

"I can't complain," replied Phil.

"Well, if you've got a little money lying around loose I can put you next to a first-class chance to double it."

"Is that so?" laughed Phil. "I like to meet generous people."

"Oh, I'm not generous to everybody," replied Greene, confidentially; "but you're a boy, and I like to help a smart young fellow to get ahead."

"You're very kind. What is this cinch you are speaking about?"

"Come up to my office and I'll talk to you."

Phil had some curiosity to find out what Greene's little game was, so he accompanied him to his office.

"Now," said Greene, in a mysterious whisper, as soon as they were seated in his private room, "I've just heard that certain parties are combined to boost H. & O. shares. The stock is now going at 42, which is much below its real worth."



I've got in on the ground floor with several thousand shares, and am going to make a raft of money out of it."

"You're fortunate," replied Phil.

"Unfortunately, I've got to raise a sum of ready cash by three o'clock, and I'll have to part with a thousand shares of this stock."

"You ought to have no trouble in doing that."

"That's right; but I hate to throw a sure winner into another man's hands. I don't mind, however, letting you in on this thing, as you're just starting out in the world. I'd rather you'd take the profits than any of the other chaps who would squeeze me right off the reel, if they got the chance to do it."

"Thanks," answered Phil, who didn't have any confidence in Greene's statement about the alleged boom in the shares.

"I don't suppose you can buy a thousand shares outright, Bascom, so I'll let you have them on a deposit of say a half or a third of their value. Of course, I'll have to hold the shares until the rise comes and you take your profits. All I'll charge you is the interest on the unpaid part of the investment."

Greene's uncommon generosity would have made Phil suspicious of his proposal if nothing else did, and he wondered what the trader took him for.

"Well, Mr. Greene," he said, "I'd like to take you up, but the way I'm fixed just at present prevents me."

"Is that so?" replied the trader, very much disappointed. "What have you got on hand?"

"Nothing, individually, but Mr. Whitehead is in on a deal, and when he wants the use of my surplus cash I let him have it."

Phil meant to give Greene the impression that Whitehead was using his money then, though this was not actually the fact.

"Don't you think you could manage to get hold of your money in a day or two? I will hold this proposition open for you."

"I might," replied Phil. "If I can, I'll call around and see you."

"Do so. But don't say a word about this H. & O. business, Bascom. I've given you the tip on the strict Q. T. Understand?"

"Of course," replied Phil, and then he took his leave.

As a matter of fact, Greene did not have any H. & O. shares for sale.

He wanted to sell 1,000 shares to Phil, however, at 42, because from certain indications he believed the stock would go below 40 in a few days, and then he would be able to make \$2,000 or \$3,000 out of Phil on the decline, as he didn't think the boy would be able to hold out long enough for the stock to rise again, which it might not do for a month, as H. & O. was regarded as a rather shaky proposition.

In addition, he wanted the use of \$15,000 to \$20,000, and thought he might be able to get it out of the young speculator.

Phil was rather too smart for him to play such a game on.

The boy was up to many of the tricks of the business, and what he didn't know he suspected, which amounted to the same thing.

Phil didn't intend to do any business with Greene on the lines proposed, and that would have been the end of the affair but that he met Charley on his way back to the office.

"Say, Phil, if I tell you something, I want you to keep quiet. Do you promise?"

"Certainly. What is it?"

"It is something that would set the Street off if it got out."

"It must be important."

"Bet your life it is."

"How did you get hold of it?"

"By accident. It's about the H. & O. road."

"The H. & O.!" exclaimed Phil, interested at once. "What about it?"

"You've heard about the new coal fields in Virginia, haven't you?"

"I have."

"It's controlled by a company of big capitalists. Well, the vice-president of the company has called at our office several times during the last month. To-day I found out what his business was. He and Mr. Dorsey, my boss, have been quietly buying up all the outstanding shares of H. & O. on the market. The road has been on the hog for a long time, and it's way down below par."

"Then there really is a scheme on foot to boom H. & O.?" said Phil, in some surprise, remembering what Greene had said about the matter, and which he presumed was a fake story.

"Not in the usual way. This is a purely legitimate enterprise that is under way. The coal field capitalists are going to rehabilitate the H. & O. and connect it with the mines by a branch line to be built to a place called Clayton Junction. Before doing anything, they started to acquire all the stock of the H. & O. before the news of their plans leaked out and caused a premature boom in the shares, see?"

"I see," replied Phil.

"Well, they've got every share in sight."

"How do you know they have?"

"I heard Mr. Dorsey tell the vice-president that he had just succeeded in buying the last block that was out."

"He said that?"

"He did."

"Why, Broker Greene told me not half an hour ago that he was loaded up with H. & O."

"Then he was giving you a ghost story. He hasn't got a single share."

"He told me a combination had been formed to boom the stock, and offered to let me in on a thousand shares as a particular favor. I smelled a rat and wouldn't bite."

"He was fooling you. If he knew anything about what is really going on in H. & O. he wouldn't talk that way, and if he had any of the shares he'd hang on to them with a



steel grip. He was just trying to rope you into some scheme."

"That's what I suspected. But it's funny, isn't it, that he should happen to pitch on H. & O. as a stock that was going to be boomed?"

"It is funny. Say, it would be a great scheme if you could get him to sell you a ten-day option on a few thousand shares of H. & O. You could afford to offer him a couple of points above the market. When you called for the stock he wouldn't be able to deliver it and you'd have him where the hair is short. You could make your own terms, according to the rules of the Exchange, and he'd have to pay up or go out of business."

"That would be great, wouldn't it? It would teach him a valuable lesson not to try and rope in innocent lads like me, eh?" chuckled Phil. "I don't believe I could get him to bite, though."

"You might. Nobody on the outside has any idea as yet that H. & O. shares have all been bought up. Mr. Dorsey's transaction at 42 is on record as a sale to-day, and that shows there is something doing in the stock still; but it's the last sale that will be made on the Exchange for some little time. When the new owners of H. & O. let the news of their plans out to the public there'll be a rush to buy the stock. None can be got except at the figures offered by those holding it, and you may be sure they will put it as high as they can in reason. I figure that it ought to go to 80, for under the new regime it is bound to become a gilt-edged security."

When Phil went back to the office he told Mr. Whitehead the particulars of his interview with Broker Greene, and asked him what he thought about it.

"I know Greene well," said the broker. "He helped put me out of business. He's a shifty man, and I advise you to steer clear of him."

"Pretty hard man to get the best of, I suppose," ventured Phil.

"Yes. I never heard of him being caught napping yet."

"He might get it in the neck before he dies."

"I'd like to know of it if he does," said the trader, putting on his hat and going out.

## CHAPTER XI.

### DEALING IN OPTIONS.

Phil was fully satisfied that Broker Greene had intended to do him up in some way, but since the conversation he had had with Charley he could not see how Greene could have worked him through H. & O.

"It must be that Greene picked that stock out at random from among the unsteady securities. I see the price has been going down for the last fortnight, a little at a time, though not much in the aggregate. Greene has probably figured on a further decline, so he thought he'd sell me what he didn't have, with a good chance of buying it in later, if necessary, at a profit. It's done every day. Of course, he doesn't know that he couldn't get a share now

for love or money. I wonder if I could persuade him to sell me an option on a thousand or two shares. He might not suspect anything from me, as he takes me for an easy thing. If I can get him to agree to deliver me even 1,000 shares in ten days, at some figure around 42, I'll have him in a hole."

Phil decided to call on Greene and test the matter, so the next morning, with a bunch of money in his pocket, he appeared in Greene's office.

The trader welcomed him with open arms.

"I've raked up some spondulix, Mr. Greene, and I've come around to talk business," said Phil.

"Now you're talking, Bascom," replied the broker, beaming on him.

"You told me yesterday that H. & O. shares were a good thing to have."

Greene nodded.

"Are you sure there's going to be a rise in them?"

"I'm positive there is."

"You are certain a combination has been formed to corner it?"

"You can depend on it."

"I suppose you hold quite a bunch of the shares, then?"

Greene nodded again.

"And you're willing to let me have 2,000?"

"I said 1,000, but I'll make it 2,000, if you want it so," replied Greene, rubbing his hands together, in a satisfied way.

"If I take them it must be on my own terms," said Phil.

"You can't have the shares lower than 42, which was the price of the last sale made on the market yesterday."

"Will you sell me a ten-day option on the shares?"

"Ten days! I'm not in the habit of doing such things."

"Well, that's the only way I can afford to buy them. I won't be able to pay for them for several days, at any rate. It might be even a week, so to make myself safe, I want a ten-day option."

Broker Greene thought a moment.

He was figuring the chances of a rise in the stock in that time.

Finally he said:

"If you're willing to pay me three points above the market, that is 45, for the shares any time within ten days from this date, \$600 cash for the option, and put up ten per cent. deposit of the current value of the stock, you can have the option."

Phil pretended to consider the terms, and finally agreed to them.

"The current value of 2,000 shares at 42 is \$84,000, and ten per cent. of that is \$8,400," said Phil, proceeding to count out the money, while Greene wrote the option. "Altogether you want \$9,000. Here it is."

"That's right," replied Greene. "Now remember, if you fail to take the stock within ten days you lose your deposit."

"I understand, and suppose you fail to deliver the stock when I ask for it? What then?"



"Don't talk nonsense. I'll deliver it all right."

"I may not call for it for ten days," said Phil.

"That's your privilege," grinned Greene.

"But when I do call for it I want it."

"You'll get it."

"All right, Mr. Greene. Good morning."

"Good morning, Bascom."

Broker Greene watched him depart, with a grin of satisfaction.

"That boy is an easy mark," he muttered. "I wish I could have sold him 5,000 shares at the same figure. I guess I'll go around and put Bailey on to him."

An hour later Broker Bailey called on Phil and said he heard he was buying H. & O. shares.

"That's right," replied the young speculator. "Got any for sale?"

"How many do you want?"

"I'm only buying options on it at present. If you want to sell me a ten-day option on 2,000 shares at 45, for \$600, with a deposit of ten per cent. on current value I'll go you."

Broker Bailey was not only willing but eager, and the deal was made.

He returned to the Exchange and told Greene that he had sold Phil an option on 2,000 shares on the same terms as he had got.

Greene at once rushed over to Phil's office.

"I see you bought 2,000 more shares of H. & O. from Bailey," he said to the boy speculator.

"I did."

"Why didn't you buy 4,000 of me instead of the 2,000 if you wanted them?"

"I didn't suppose you wanted to sell that much. Your original offer was 1,000."

"I'd have sold you 5,000 shares."

"Would you? Then I'll take the other 3,000 now," replied Phil, coolly.

Greene was a bit staggered.

Phil's readiness to make the deal caused him to suspect that there might be something in the wind.

"On second thought, I guess I won't sell any more," he said.

"All right," answered Phil. "You are the doctor. If you change your mind before four o'clock, come back."

Greene hastened away and began to institute inquiries about H. & O.

He didn't learn anything, except that no broker he spoke to had any of the stock for sale.

Finally he decided that it would be safe to increase the option, so he called on Phil again, and made a new option calling for 5,000 shares.

Phil paid him \$900 more, and put up \$12,600 additional deposit.

Greene departed, feeling that he had done a good day's work.

Phil also thought that he had done a clever stroke of work, too.

The future only could tell which was right.

## CHAPTER XII.

### BEATING THE WALL STREET BROKERS.

Greene and Bailey naturally kept their eyes on the ticker for developments in H. & O., but there was nothing doing in it.

Phil, to make sure of his position, left orders with a number of brokers for a small block of the shares, and couldn't get them.

The efforts of the different brokers to buy the stock naturally attracted attention to the remarkable absence of the shares from the market.

Finally Phil went to Broker Travers and asked him to bid as high as 50 for the stock.

He did so, and nothing came of it.

This set the whole Exchange to talking, and gave Greene and Bailey a terrible shock.

They both hustled around to try and get the shares below 45, for the ten days were dropping out, one by one.

They failed to find a single share.

Then they woke up to the fact that Phil must have been acting on inside information, and that they were likely to be caught badly, and that, too, by a comparatively inexperienced boy.

They held an indignation meeting one afternoon in Greene's office, and tried to figure how they were to get out of their hole.

Finally Greene called on Phil and asked him what he'd take to call the option off.

"The option has five days yet to run," said Phil, calmly.

"I know it," replied Greene, sharply; "but I'd like to cancel it. I'll return your deposit and give you \$5,000 if you'll let me out."

"No," replied Phil. "I'll have the money ready in four days more to pay for the shares, then I'll call on you for them."

That was a pure bluff, for it would cost him over \$200,000 cash to settle for the 5,000 shares, and he had only \$50,000 left.

He knew, however, that Greene wouldn't be able to deliver them in four days, and even were it possible for him to do so, Phil could have sold the option at a big profit, for there was now an active call for the stock, which the Exchange knew had been effectually cornered.

All the brokers were watching for developments, and wondering when the stock would be offered.

Phil's reply put Greene into a cold sweat.

It was the first time he had been caught in such a squeeze, and to think that a mere boy had got the better of him made him furious.

"What will you take to let me off?" he demanded, roughly.

"I value H. & O. at 80," he said.

Greene uttered an imprecation.

"There is a lady present, Mr. Greene," said Phil, re-



ferring to Daisy, who sat a few yards away, rattling her machine.

Her assistant happened to be off that day.

"You young pirate!" roared Greene, in a rage. "Do you mean that you expect me to settle with you at 80?"

"I didn't say anything about a settlement," replied Phil, coolly. "You have four days in which to deliver that stock."

"You villain! You knew I couldn't get that stock when you cajoled me into selling you the option."

"Excuse me. You told me that you had a raft of the shares in your possession."

"You knew I didn't have any," snarled Greene.

"How could I know different from what you said? I took your word for it. Besides, I think it was you yourself who suggested that I buy the stock from you. You told me there was a combination behind it that would force it up."

"Do you suppose I'd have sold you a single share if that had been the case, you young monkey?"

"I'm sure I can't answer for what you might or might not do. You sold me the option, willingly, at your own terms. I didn't hold a pistol to your head to induce you to do it. If you made a mistake, that is not my lookout. You assured me that you would deliver the shares when I called for them, and you warned me that if I didn't call for them I would forfeit my deposit. Very well. This is Friday. I want those shares delivered here next Wednesday by three o'clock, and I will be ready to pay you 45 for them. Deducting my deposit, I will hand you \$204,000."

Greene jammed his hat on his head and rushed out of the room.

He and Bailey went to every broker in the Street in an effort to get the 7,000 shares before Wednesday, but none was to be had.

On Sunday the news came out in the papers that the Virginia Coal and Iron Co. had acquired the H. & O. road.

A new board of directors and new officers had just been elected.

The article then went on to outline the improved conditions that were going to be introduced in the road at once.

It also told how a branch line from the new mines was to be constructed to Clayton Junction, and another branch built from Leeville to the James River.

Altogether, the H. & O. was about to enter on a new and prosperous stage of existence, and it was a question whether the shares that had been bought in on the quiet would be let out to the public much under 100.

Greene and Bailey both read the story, and they nearly had a fit.

On Monday morning, Phil told the whole story of his option transactions with Greene and Bailey to Mr. Whitehead, who, having read the story of H. & O. in the paper, recognized the position the two brokers were in.

He was simply wild with delight.

"I wish you'd sell me your option on Greene," he said.

"What for?"

"I want to get square with him for the squeeze he gave me."

"I expect to settle with him at 80."

"Let me settle with him, and I'll guarantee you 80. How much deposit did you put up?"

"Twenty-one thousand dollars."

"I'll give you that amount in cash and my note for \$175,000 for the option."

"All right," agreed Phil, glad to get out of the necessity of pushing Greene to the wall, as he probably would have to do in order to realize what the shares of the H. & O. road would soon be worth.

As soon as the transfer had been completed, Phil went out to call on Bailey.

He found him in his office and he was a pretty sick-looking man, so to speak.

"I have called to ask you to deliver those 2,000 shares of H. & O. at 45."

"I can't get them anywhere, Bascom. You'll have to let me down easy."

"I'm entitled to the shares, ain't I?"

"You are, and I can't deliver them. What will you let me settle for?"

"The same price that I sold Greene's option for."

"Did you sell that option?"

"I did."

"To whom?"

"Roger Whitehead, my old employer."

"Has he opened up again? I've seen him about, but I didn't think he'd started another office."

"He hasn't, but is going to. He's just got on his feet through a few lucky deals."

"So you sold him your option, eh? Greene won't like that. What did Whitehead give you for it?"

"The difference between 45 and 80," replied Phil.

Bailey sprang up with a strong ejaculation.

"Do you expect me to pay you \$35 a share?" he roared.

"I do. But I'll make this agreement with you—if the stock goes on the market under 80 I'll refund to you the difference."

Bailey groaned at the terrible squeeze.

"That's \$70,000."

"Exactly, plus \$8,400 deposit."

"You're a born Shylock!" cried Bailey, passionately. "You know I'm at your mercy and you are turning the screws on me."

"You ought not to have come into my office and sold me that option if you expected to squeal when things went against you. You deliberately sold me that stock with the expectation that it would go down instead of up. I bought it because I had an idea it would be worth more inside of ten days than you were charging me for it. We each took a chance, and it happens you lost. So ante up."

"Will you give me a written agreement to refund the difference if the stock goes on the market under 80?"

"No, sir. You have my word, and that I intend to make as good as my bond."



Driven into a corner, Bailey wrote out a check for \$78,400, payable to Phil's order, and then demanded his option.

The exchange was made, and then Phil left his office.

On the following Wednesday, Roger Whitehead walked into Greene's office and presented the option and his request for the 5,000 shares of H. & O.

Of course, Greene didn't have the stock, and couldn't get it, and Whitehead made him settle at 90.

Greene's seat in the Exchange had to go under the hammer, for Whitehead had no mercy on him.

As soon as Whitehead got his money he settled with Phil, making \$50,000 by the transaction.

Phil himself cleaned up \$245,000 by the two option deals. That made him worth \$325,000.

As he considered he owed his success almost wholly to Charley Dean, he handed Charley one-tenth of his winnings, or \$25,000.

"The tip you gave me was easily worth that, old man," he said. "If I hadn't felt sure that I had Greene and Bailey in a box I wouldn't have bought those options of them. And now I have the satisfaction of beating two of the trickiest of the Wall Street brokers, as well as helping Roger Whitehead to get back at the man who was responsible for his retirement from the Street."

### CHAPTER XIII.

#### THE HATCHING OF A SCHEME.

Phil didn't have to refund any money to Bailey, as the first batch of H. & O. sold on the Exchange went at 85, and next day it was ruling at 90.

Roger Whitehead was now prepared to open up again as a regular broker, and he offered to take Phil as a partner—each to put \$150,000 in the business.

Phil accepted the offer and they hired a fine suite in the Hercules Building.

Daisy retained exclusive possession of the other office, and had work enough to employ her assistant regularly.

The day that the painter lettered the main entrance to the new firm's offices with the inscription: "Whitehead & Bascom, Stock Brokers," Phil asked Daisy a very important question, to which she promptly answered "Yes."

After that an expensive diamond ring set off the young lady's engagement finger to great advantage, and Phil was a regular caller at her home three times a week.

Mr. Whitehead got back a majority of his former clients, as well as an increasing number of new ones.

His name went on the waiting list at the Exchange, to which he could not be elected until his turn came to secure a seat.

It was about this time that Mr. Bachelor, after several months of varied experience in the Nevada mining districts, finally secured control of a new and promising mine.

He then fulfilled his promise to Phil by sending him a big block of the stock, advising him to hold on to it for future results.

Until Mr. Whitehead could secure admission to the Exchange, the firm continued to transact the bulk of its business on the Curb, and through brokers connected with the Stock Exchange.

Consequently, they dealt largely in mining stocks.

Greene, after being obliged to get out of the Exchange, associated himself with the Curb brokers, but always gave Whitehead a wide berth.

He hated both him and Phil as hard as any man can hate another, and he swore to get square with them if he ever got a chance.

Bailey also had no kindly feelings for either Phil or his partner, and was ready to help Greene out on any scheme that would get the best of Whitehead & Bascom.

Months passed away and Phil reached his twentieth year before either Greene or Bailey found any opening to get at the firm they were sore on.

They had both been prosperous in the meanwhile and accumulated a considerable capital—Bailey at the Exchange, and Greene on the Curb.

One afternoon, Greene and Bailey came together in the former's office.

"I have figured out a plan by which I think we can do Whitehead and Bascom up brown," said Greene, when the two brokers were closeted in the private office.

"That's what I want to hear," replied Bailey. "I'd give a good deal to drive that boy out of Wall Street."

"I hate him as much as you do," said Greene, "but I hate Whitehead several shades more. Nothing will satisfy me but his complete ruin."

"Well, let's hear what your scheme is," said Bailey, with an air of interest.

"Bascom did us both up in the option line."

"He did that. And I'll never get it out of my crop if I live to reach a hundred," replied Bailey, scowling at the remembrance. "He collared \$70,000 of my good money."

"Yes. And I lost quarter of a million, including my seat in the Exchange, through him."

"I'm waiting to learn what your plan is," said Bailey, impatiently.

"My scheme is to fit the punishment to the crime—that is, to get Whitehead & Bascom to sell an option or two to us, then quietly get up a corner in the stock we select, boost the price away above the figure of the option, and then call on them to deliver."

"That's very pretty in theory, Greene, but will it work out in practice? Whitehead & Bascom are not easy marks. The moment either you or me try to work such a game on them they'll smell a mouse right away and refuse to bite."

"You don't suppose I'm such a fool as to put myself prominently forward in this thing, or let you do it, either, do you? No, no; we must hide in the background. We will simply help furnish the sinews of war. Some one of whom Whitehead & Bascom have no suspicions must work the game for us."

"We'll need a whole lot of money—millions in fact—if



we are to corner any stock successfully so as to control the price even for a day or two."

"I understand that. I have drawn up a list of men I know, the majority of whom I think I can count upon to go in with us. Here it is. Write down a list of men that you think you could talk into the combine. We'll both start out to-morrow and call on them."

"I see you've got the Essex National Bank down," remarked Bailey, looking over Greene's list. "Do you expect to interest that institution in a stock deal?"

"My brother-in-law, Edward Selden, is president of the bank, and he has pledged me a certain amount of financial support," replied Greene. "Had he been at the head of that institution, or even in the moneyed position he is to-day, I would probably not have gone to the wall over a year ago."

"How much will the bank stand for, do you think?"

"A million or two," replied Greene.

"What stock have you thought of cornering?"

"D. & G."

"Why D. & G.?"

"Because there are less shares of that stock out on the open market than any other low-priced stock that I know of suitable for our purpose."

"Well, that's something, of course, but a sudden rise in the shares will probably bring out a large part of those held for investment, and we'd have to take them in at the advanced figure or go to the wall."

"The controlling interest in this road is held by the Jefferson Trust Company, the trustees of which represent a majority on the board of directors. No advance would bring out any of their stock, as the road is fairly prosperous."

"Do you know how many shares we would have to look out for?"

"Not yet, but I shall have all the particulars in a day or two."

"See that you get them. I must know about where I'm going to stand before I go into this thing. I'm not going to cut off my nose to spite my face."

"Of course I don't expect to run this thing blindfolded. I expect to make a sure thing of it. You and I are the only ones who will be interested in the ruin of Whitehead & Bascom, the others are out for the money that the corner promises. I place our profits at half a million or more apiece."

"That sounds good," nodded Bailey, in a satisfied tone.

"Tell those you are able to talk into the deal to call here next Friday at four p. m. for a conference. I'll have my people here at the same time. Then we'll go into the particulars."

"It is not to be a blind pool, then?"

"Not at all. Everybody will know at the first meeting exactly what is to be done. That will give confidence to all. But, of course, nobody must be taken into the thing on whom we cannot thoroughly depend. Explain that to the people you see on the subject, but do not mention anything

definite. They must know nothing at all until they come together on Friday, when every one will be sworn to secrecy before proceeding to business."

The two schemers talked the matter over for awhile longer and then left to go to their homes with pleasant visions of anticipated revenge and financial profits flitting through their heads.

Next day they were very busy calling on the people they expected to interest in the projected pool to boom D. & G.

About a dozen brokers who were eager to take a hand in the enterprise met on the coming Friday at Mr. Greene's office, when the whole scheme was gone over, and the first instalment of the necessary funds required was paid over to Mr. Selden, of the Essex National Bank, which institution was to act as treasurer.

Three of the brokers were selected to do the buying and subsequent booming, and were instructed to begin at once to get hold of all the shares they could on the quiet, it being arranged that Bailey and another should begin operations against the stock in order to weaken the present price of the shares in the market.

No one in the combine, other than Greene and Bailey, knew that the pool was to be used as a lever to accomplish the ruin of a Broad Street firm of stock brokers.

But such was the fact, as the reader knows, and while these arrangements were being perfected, Whitehead & Bascom continued on in the even tenor of their way, entirely unconscious of the plot which had been hatched by their two personal enemies for their undoing.

## CHAPTER XIV.

### LAYING THE TRAP.

A few days later a broker named Brown, who had had some dealings at odd times with Whitehead & Bascom, called at their office at 11 o'clock.

Phil received the visitor in his sanctum.

"What can I do for you to-day, Mr. Brown?" he inquired.

"Got any D. & G. shares on hand that you'd like to dispose of at the market?"

"Not a share."

"Are you dealing in options?"

"Not as a rule, Mr. Brown."

"Would you sell me an option on D. & G. for say fifteen days?"

"I might, if you were willing to pay me enough for it."

"What's your figure on 10,000 shares?"

"Ten thousand shares, eh? That's a good-sized deal. Let me see," said Phil, consulting the latest market report, "D. & G. is worth 65. Ten thousand shares represent a cash value of \$650,000. I might give you the call at 72."

"You don't want much," said Mr. Brown, with a grimace.

"We want all we can get. I think that's the way business is done in the Street."

"Well, I'll have to consider the matter, Bascom. I might give you 70, but I will have to consult my partner first."



"I don't think we'll sell such a big option under seven points advance, Mr. Brown. You have probably some inside information pointing to a rise, or you wouldn't be after the option."

"Not at all," the broker hastily answered. "But I'll admit that I'm figuring on a rise from general indications. As to being certain of it, you ought to know that no man is certain of anything in Wall Street. If we can agree on the price for the stock, what will you charge us for the option, and how much deposit will you want?"

Phil mentioned what he would charge, and added that the firm would require five per cent. of the current value of the shares.

Brown then took his departure and started at once for Greene's office.

Phil put on his hat and followed him out.

He had business with a big broker on Wall Street, and this man had his office in the same building with Greene.

Brown had stopped on the way to talk with a friend, and he entered the building where Greene was located right ahead of Phil.

The corridor was full of brokers and others coming and going.

Greene came out of his office as Brown approached.

Neither noticed Phil as he passed close to them as they came together.

"Well," said Greene to Brown, "what luck did you have? Did he bite?"

"He wants seven points above——"

That's all Phil heard, but it was enough to set him thinking pretty hard.

"It looks to me as if Brown is an emissary of Greene's," reflected the young broker. "If that is so, it's clear that Greene is trying to put up some game to try and scoop Mr. Whitehead and me. I have no doubt he's been hungering for a long time to get even with us for the roasting we gave him on that option business. Probably he thinks to do us up on the option business himself. Well, forewarned is forearmed. I have no doubt Mr. Brown will be back at the office after having a talk with his 'partner.' The partner in this instance appears to be Mr. Greene. Very clever, indeed; but I wasn't born yesterday. I must have a talk with Mr. Whitehead before doing any business with Mr. Brown."

On his return down Broad Street, Phil met Mr. Whitehead coming away from the Curb exchange, and he told him about Mr. Brown's visit, his desire to buy a fifteen-day option on D. & G., and how he had accidentally seen the meeting between Brown and Greene in the Taylor Building on Wall Street, and overheard a few significant words that fell from their lips.

Mr. Whitehead was satisfied that Greene was up to some trick in which they were to figure at a disadvantage if the enemy succeeded in gaining his point.

When Phil got back to the office he found Brown already there waiting for him.

The broker said that he was prepared to offer 70 for D. & G., and accept the balance of the terms.

Phil replied that Mr. Brown would have to come in later and see Mr. Whitehead, as he didn't care to take the responsibility of selling such a large option.

Brown looked disappointed.

Finally he offered Phil 71, but the boy shook his head.

"Come in about one and Mr. Whitehead will probably be here."

Brown increased his bid to 72 in an effort to close the matter, but Phil wouldn't do it, and he had to go away without having effected his object.

As soon as he had gone, Phil put on his hat and made a tour of the brokers' offices.

He found, as he expected, that D. & G. was uncommonly scarce.

He picked up two lots of 1,000 shares each, at 65 5-8, but that was all he could find.

"It is evident that Greene has inside information that the stock has been practically cornered by a pool, and knowing that we cannot get 10,000 shares at the market, or anywhere near it, he has tried to work us through Brown for an option on that number. In a day or two he'd get Brown to demand the stock at 72, and then we'd be in the soup and have to settle at his figure. A clever game, but I'm afraid he'll be disappointed."

Phil took a snack of lunch and then went back to the office.

He had hardly seated himself at his desk before Whitehead came in.

"What did you do?" asked the senior partner.

"Next to nothing. The most I could get was 2,000 shares."

"Well, you can sell that option to Brown if he comes back," said Whitehead.

"Do you mean that?" asked Phil, in surprise.

"Yes, and you can make it 15,000 shares, if he'll take them. I've borrowed that number from the secretary of the Jefferson Trust Company, who's a personal friend of mine, and we'll have plenty of time to return the stock after the slump that is bound to follow the rise in prospect."

"All right, sir," replied Phil, with a smile of satisfaction.

Mr. Whitehead then went to lunch, and in half an hour Brown showed up again.

"Sit down, Mr. Brown," said Phil. "Mr. Whitehead was in and I had a talk with him about the matter. We have concluded to let you have the option on 15,000 shares."

"I said ten——" began Brown, and then he stopped short. "All right," he added, "write it out and I'll draw you my check for—what was the amount you asked?"

Phil told him.

Ten minutes afterward Brown met Greene on Exchange Place, as per arrangement.

"I've got it!" cried Brown, in triumph.

"Good!" cried Greene, rubbing his hands with pleasure. "Let's see."



"What do you think? I caught him for an additional 5,000."

"What! You did?"

"Yes. He made a mistake and thought I had asked for fifteen instead of ten, and I didn't undeceive him."

"This is almost too good to be true," said Greene, examining the paper with eyes that glowed with anticipations of the revenge he saw in store. "You're a dandy, Brown, and I'll make it all right with you. We've got those chaps in a nice hole. They couldn't buy 15,000 nor 5,000 shares of D. & G. for love or money, for the pool has every floating share in its possession but 2,000, that slipped us somehow. Bailey will feel like a schoolboy when I show him this paper. We'll force that stock up to par or over before the week is out, and then call on Whitehead & Bascom to deliver. I fancy I see them when the time comes. I tell you, Brown, revenge is sweet."

The two men then parted, Greene rushing off to the messengers' entrance of the Exchange to call Bailey out and communicate to him the good news.

The conspirators were certainly having the laugh on Phil and his partner.

But he laughs best who laughs last.

## CHAPTER XV.

### WHO HOLDS ACE HIGH?

Next morning several brokers were employed by the pool to bid for D. & G. and draw attention to its scarcity.

They made a number of "wash sales" at prices varying from 69 to 80, in order to get quotations on the ticker.

The last was the closing figure for the day, and when Greene and Bailey met at the former's office they shook hands and chuckled gleefully over what they believed was the dismay of Whitehead & Bascom at that moment.

They would have been surprised, however, had they been able to see the real state of affairs in the office of their rivals.

"This is where we cut a large and juicy melon at Whitehead & Bascom's expense," said Greene, with great glee.

"It will be particularly large and juicy, I'm thinking," replied Bailey.

"It's a good thing that we have no fear of any of the controlling interest of the stock being shoved at us," said Greene, "for it's taken our last dollar to get the bulge on the situation. If any one was to throw a 5,000 or 10,000 block of shares on the market within the next few days I'd see our finish. But I've taken care to ascertain just how the majority of the stock is held, and so we've nothing to fear on that account. We got 47,000 shares in our possession, which have cost us three millions, two of which has been furnished by the Essex National Bank. There are 2,000 shares held by somebody that we'll probably have to take in to-morrow, next day, or the day after, by which time I hope to see the price up to 100. It is possible, however, that the owner of those shares is in Europe, traveling, and that they may not come on the market, which will be

greatly to our advantage. The other 51,000 shares are held by the officers of the Jefferson Trust Co. At this moment Whitehead & Bascom are \$120,000 to the bad on the market. When D. & G. reaches 100 we'll call on them to deliver the 15,000 shares at 72. They will have to settle with Brown for half a million cold cash, if they can raise that much money."

"They'll go broke, that will be about the size of it," replied Bailey.

"That's the way I want to see them go," said Greene, venomously.

"I shan't shed any tears over their failure," answered the other.

They enjoyed what they fondly believed was their coming triumph for half an hour longer, and then they went home.

Next day D. & G., under the impetus of more wash sales, advanced to 90.

The third day was Saturday, and the pool was contented to force it up to 96.

Of course there was a great deal of excitement in the Exchange over the rise of the stock and its extraordinary scarceness.

The corner in the stock was self-evident, but no one on the outside knew anything about the pool that was at the back of the boom.

Strong efforts were made in several quarters to buy the stock, and there seemed to be no doubt but it would go above par, but none of the shares really changed hands, though many fictitious trades were made.

The bona-fide purchasers were ignored, under the impression that some of them were trying to get the stock for Whitehead & Bascom.

On Monday, the price was forced up to par, and then, as arranged, Brown walked into Whitehead & Bascom's office, like a conquering hero.

He was shown into Phil's room, and while the following interview was in progress, Broker Travers, acting for Whitehead and his young partner, sold the 2,000 shares of D. & G., that Phil bought at 65 5-8, for 101, bringing a profit of \$70,000 to the firm.

It was nearly noon, and Phil was busy with a deal that he was closing up in a mining stock.

"Good morning, Bascom," said Brown, stifling a chuckle.

"Good morning, Mr. Brown. Take a seat."

Brown was amazed at Phil's composure, for surely, he figured, the young broker must have judged what had brought him to his office.

"You seem to be in good humor this morning, Bascom," he said, rather puzzled.

"I always try to keep in good humor, Mr. Brown. It's a good antidote for the blues."

"I feared that under the circumstances you might be feeling rather sore on account of the unexpected rise in D. & G., on which I hold your option for 15,000 shares at 72, which is 28 points lower than the market, or a difference of \$420,000."

"What's the use of feeling sore when you're not on the



sunny side of the market? One can't always expect to be lucky," replied Phil, suavely.

"You seem to take the matter quite philosophically. Well, let's get down to business. D. & G. having gone to par, I'd like to have those 15,000 shares so I can sell them at the present high figure, and make two-fifths of a million. I suppose you have succeeded in buying them in long before this," with a grin.

"Mr. Whitehead and myself are accustomed to keep to the windward of treacherous shoals and deceptive quicksands. I am happy to say that I am ready to deliver the stock just as soon as you hand me your check for the amount due, which is, I think, \$1,080,000, less your deposit of \$48,750, or \$1,031,250."

Browne nearly collapsed.

"Do you mean to say that you have the shares in your possession?" he gasped.

"I have. Do you wish to see them?"

Phil walked to his private safe and took therefrom an oblong envelope.

Opening it, he spread out three certificates for 5,000 shares each of D. & G. stock.

There was no doubt as to their genuineness, and Brown nearly had a fit.

He had not brought a certified check for the sum mentioned, for Greene, not for a minute supposing that there was the ghost of a chance of Whitehead & Bascom getting the shares, had made no provision to take them up, supposing that it would be merely a question of settlement between the firm and Brown.

"Now, Mr. Brown, if you will give me the certified check, which I presume you have brought with you, you can take the shares with you, and reap the advantage of your forethought."

"I didn't bring any check," faltered Brown, looking exceedingly foolish. "I thought you didn't have the stock and that you would want to settle with me."

"Oh, you thought that, did you?" smiled Phil, watching the trader, narrowly. "You see you have made a mistake. I will return the stock to the safe until you bring me your check, properly certified. The option has several days yet to run, so you ought to be able to get the money within the time. And now, Mr. Brown, if you haven't any further business with me, I hope you'll excuse me, as I'm engaged with an important matter just now."

Brown walked out of Whitehead & Bascom's office, feeling smaller than he ever had before in his life.

"Gracious!" he gasped on his way to the street. "What will Greene say when I tell him that Bascom has the stock ready for immediate delivery? Why, he'll be wild. He'll have to let out D. & G. shares at once in order to raise the million to settle the option. Still, as long as the pool can hold up the price to par and unload at that figure he'll have the satisfaction of making over \$400,000 out of the option, even if Whitehead & Bascom have managed to weather the storm. I wonder how they managed to get the shares, and how much they had to pay for them?"

Brown hastened to Greene's office, where that gentleman was rubbing his hands joyfully and waiting for Brown's report.

"Well," he said, when his emissary entered his private room, "did the funeral go off in a style befitting the occasion?"

"It did—not," replied Brown, emphatically.

"It did not! What do you mean?" demanded Greene, with a change of countenance.

"I mean that I've never been placed in such a compromising position in my life," said Brown, angrily. "I went to Whitehead & Bascom's fully expecting to dictate terms to them. Instead of which Phil Bascom produced the shares and asked for a certified check of \$1,031,250 to pay the balance due on them at 72. That's what I mean."

"What!" roared Greene, jumping out of his chair. "Impossible!"

"Impossible, eh?" replied Browne, with a sardonic laugh. "I wish it had been so. I never felt smaller or meaner in my life when I was obliged to confess that I had not brought the check, but had called, expecting to get a settlement."

"Do you mean to say that they had the shares in their office?"

"That's exactly what I mean to say. I saw them."

"You—saw—them?"

"I did. Three certificates of 5,000 shares each."

Greene's face was livid and he said several things that, as a gentleman, he ought not to have been guilty of.

Then he sank back into his chair and glared at his emissary like a man who has suddenly lost all interest in life. Who held ace high at that moment?

Evidently not Mr. Greene.

## CHAPTER XVI.

IN WHICH BOTH THE POOL AND THE STORY SEES ITS FINISH.

"Well," said Brown, "I think you'd better see about getting me that certified check so that you can have those 15,000 shares to put on the market at 100. If you have lost your revenge in the way you had figured it you can have the stock at any rate, and you ought to make \$400,000 out of it; that is, if you can hold the price at par while the pool is unloading."

These remarks aroused Greene to action.

He saw that the time had arrived when the stock would have to be released, and putting on his hat he rushed over to the Exchange to confer with Bailey.

Bailey was madder than a hornet to learn that their scheme for revenge had slipped a cog.

"I thought you knew where every share of the stock was?"

"So I did, except the 2,000."

"Well, the 2,000 is accounted for. Travers sold it to Buchanan nearly an hour ago at par. It seems to me that if we had all the shares except the 51,000 held by the Jefferson Trust Co. people, Whitehead & Bascom must have



got that stock from them. If they're willing to let 15,000 shares out to W. & B. we may expect to have more of it shoved at us at the present high price. Suppose such a thing happens the pool will go to the wall and we'll be ruined. It behooves us to get in out of the wet just as soon as we can. I'm going to put the shares on the market right away in the easiest way possible. We've got to get that million to settle with Whitehead & Bascom, but there's time enough for that. The option has six days to run yet. At any rate we've got one satisfaction, they must have paid a pretty stiff figure for those shares, and we stand to profit heavily by them."

Bailey returned to the floor to arrange a programme of operations for unloading with the pool's other brokers.

Travers, however, acting under direction from Mr. Whitehead, was watching for the moment when the shares of D. & G. were offered to bidders.

Mr. Whitehead had had a consultation with the President of the Jefferson Trust Company, and an arrangement was made by which the broker thought he saw his way to down the combine that had cornered the stock.

The moment the representatives of the pool got fairly started with the unloading process, Travers suddenly threw a block of 10,000 shares on the market.

This was a million dollars' worth at the par figure that the pool was trying to sustain.

Bailey was staggered by the offer.

He 'phoned the news to Greene that the market was on the verge of a panic.

"Unless we can take the shares, everything will go to smash. Can you raise the cash by three?"

"Take 'em, anyway," replied the frantic Greene. "I'm going to see my brother-in-law. The bank will have to support us or stand to lose heavily."

D. & G. had dropped to 95, and was getting on the run, when Bailey took the block of 10,000.

The stock immediately began to recover and was presently at 99.

The taking in of such a heavy block by the pool renewed confidence in the stock, and the unloading proceeded with caution, amid intense excitement.

But it didn't last long.

Mr. Whitehead was rather surprised that the combine did not go to pieces under the attempt to slaughter it.

He did not reckon that they would be able to take a million dollars' worth of shares.

He was compelled now to order Travers to hurl another 10,000 at them.

Fifteen minutes later the third block of 10,000 was offered to Greene.

Selden didn't dare involve the bank further, for he had already exceeded his authority and would probably be up against it hard when he came to square himself with the board of directors.

That settled the matter, and the next moment the Exchange was the scene of a wild panic.

D. & G. dropped to 90 in no time at all, and it kept on to

80, when the chairman's gavel brought the confusion to a stop for the day.

Before noon next day it was down to 50, and the Greene syndicate was a bursted bubble.

Greene, Bailey and one other man went to the wall, financial wrecks, while the rest of the members were badly hit, some of them barely pulling through.

Brown failed to take up his option at the end of the fifteen days, and his deposit was forfeited.

The stock, together with the other batches loaned for the purpose of breaking the combine, was returned to the trust company people, and then Whitehead & Bascom figured up their profits, which amounted to about \$110,000.

What was best of all was the fact that they had beaten the enemy to a standstill, and practically driven both Greene and Bailey out of the Street.

When the smoke of the combat had cleared away, and normal conditions were again in force at the Exchange, Phil decided that Daisy Maitland would have to sell out her typewriting business and retire from the public gaze of Wall, or rather Broad, Street.

"I'm making so much money now, Daisy," he said to her, "that really I must have a wife to keep track of my finances in a general way. So what do you say to getting married next month?"

"This is so sudden," laughed Daisy, as she put her hand in his; "but I suppose I'll have to agree to it. I'll talk to mother to-night and we'll try to select the date."

"All right," replied Phil, giving her a kiss, "it's up to you."

In due course the wedding happened, and it was a fine one.

Charley Dean was best man, and Roger Whitehead one of the most honored guests.

Quite a number of years have passed since that happy event took place, and in Phil's household there is a Phil, Jr., and a Daisy, Jr., to help make things interesting.

Mr. Whitehead has retired from the firm to spend the rest of his life at his ease, and Phil himself is now a member of the big Exchange.

Although he's worth a million or two, and is a person of some consequence in Wall Street, he still recalls, with considerable satisfaction, the time when he was ON THE CURB.

## THE END.

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